

# <APPENDIX> Data Book



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# Balance Sheet / Average Balance / Average Yield (Joyo)

## Assets

(Average balance: Billions of yen, yield: %, interest income: Millions of yen)

	1H21			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	6,839.7	0.85	29,356	+9.5	- 0.02	- 842
JPY	6,652.0	0.85	28,384	+0.4	- 0.01	- 430
Foreign currency	187.7	1.03	972	+9.0	- 0.51	- 411
Securities	2,907.8	1.00	14,618	+222.5	- 0.04	+564
Domestic Bonds	1,857.7	0.31	2,941	+163.5	- 0.03	- 10
Stocks	103.1	5.38	2,784	- 9.0	+0.48	+24
Foreign securities	588.3	1.48	4,385	+80.4	- 0.15	+194
Others	358.6	2.50	4,507	- 12.4	+0.27	+355
Call loans	5.8	0.14	4	- 8.1	-	- 5
JPY	0.5	0.11	0	0	- 0.02	- 0
Foreign currency	5.3	0.15	4	- 8.1	-	- 5
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.1	0.44	11	- 0.1	-	- 0
Due from banks	1,110.4	0.13	756	+756.2	+0.03	+575
NCDs	-	-	-	-	-	-
Foreign exchange	5.8	0.30	8	- 0.4	- 0.05	- 2
Others	5.5	5.80	161	+4.3	- 17.07	+26
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	10,880.4	0.82	44,918	+983.8	- 0.07	+316

## Liabilities

(Average balance: Billions of yen, yield: %, interest expenses: Millions of yen)

	1H21			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	9,752.3	0.00	278	+458.4	- 0.01	- 461
JPY	9,595.5	0.00	87	+473.0	- 0.00	- 53
Foreign currency	156.7	0.24	191	- 14.6	- 0.45	- 407
NCDs	168.6	0.00	3	+17.1	- 0.00	- 2
Call money	933.2	- 0.01	- 55	+437.2	-	- 24
JPY	863.0	- 0.02	- 124	+388.2	+0.01	- 12
Foreign currency	70.1	0.19	68	+48.9	- 0.56	- 11
Payables under repurchase agreements	128.6	- 0.11	- 75	+51.9	- 0.19	- 104
Payables under securities lending transactions	480.7	0.01	24	+229.3	- 0.00	+11
Bills sold	-	-	-	-	-	-
Borrowed money	2,035.4	0.00	67	+817.7	- 0.08	- 469
Foreign exchange	0.3	0.00	-	-0.0	-	0
Corporate bonds	0	0.00	-	- 1.3	- 2.77	- 18
Others	4.5	21.53	493	- 0.9	- 4.77	- 228
Interest rate sw aps	-	-	190	-	-	- 218
Interest-bearing liabilities	13,503.9	0.01	737	+2,009.5	- 0.02	- 1,298

(Reference) Loans Average Balance by Borrower Type (bn)

	1H18	1H19	1H20	1H21	YoY
Individual customers	2,499.8	2,580.7	2,630.3	2,695.7	+2.5%
Corporate	2,759.5	2,838.0	2,931.0	2,956.4	+0.9%
Local	1,538.8	1,593.9	1,619.8	1,642.4	+1.4%
Tokyo	1,220.7	1,244.1	1,311.2	1,314.0	+0.2%
Public sector	708.2	650.2	609.5	545.5	-10.5%
Foreign currency	116.9	125.3	144.7	147.8	+2.1%
Total	6,084.4	6,194.2	6,315.6	6,345.4	+0.5%

# Balance Sheet / Average Balance / Average Yield (Ashikaga)

## Assets

(Average balance: Billions of yen, yield: %, interest expenses: Millions of yen)

	1H21			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	4,897.8	0.95	23,542	+179.8	- 0.03	- 57
Domestic	4,878.8	0.95	23,449	+184.1	- 0.03	+11
Overseas	19.0	0.97	92	- 4.3	- 0.41	- 69
Trading account securities	2.3	0.37	4	- 0.1	- 0.04	-
Securities	1,240.7	1.47	9,186	+0.5	- 0.17	- 1,101
Domestic Bonds	673.3	0.62	2,114	+54.8	- 0.03	+58
Stocks	14.2	11.45	815	- 20.7	+7.23	+76
Foreign securities	335.9	2.57	4,338	+25.3	- 0.04	+249
Others	217.1	1.76	1,918	- 58.9	- 0.69	- 1,486
Call loans	0.0	0.81	-	- 76.4	+0.81	+3
Domestic	-	-	-	- 76.0	-	+3
International	0.0	0.81	-	- 0.3	+0.57	-
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.5	0.84	23	+1.3	- 0.24	+0
Due from banks	1,441.3	0.12	899	+993.6	+0.02	+686
NCDs	-	-	-	-	-	-
Foreign exchange	7.2	0.01	-	-	-	-
Others	2.4	0.48	5	+1.1	- 2.73	- 14
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	7,597.4	0.88	33,663	+1,099.9	- 0.16	- 485

## Liabilities

(Average balance: Billions of yen, yield: %, interest expenses: Millions of yen)

	1H21			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,472.5	-	81	+432.1	-	- 233
Domestic	6,443.1	-	65	+434.7	-	- 175
Overseas	29.3	0.10	15	- 2.5	- 0.35	- 57
NCDs	197.4	-	5	- 52.2	- 0.01	- 14
Call money	777.1	-	- 35	+706.6	- 0.05	- 51
Domestic	754.5	- 0.01	- 66	+687.0	+0.02	- 53
International	22.6	0.26	30	+19.6	- 1.62	+1
Payables under repurchase agreements	20.4	0.24	24	- 1.0	- 0.56	- 62
Payables under securities lending transactions	219.6	0.16	186	+132.8	- 0.15	+44
Bills sold	-	-	-	-	-	-
Borrowed money	1,426.2	-	2	+980.3	- 0.09	- 205
Foreign exchange	0.2	0.71	0	-	- 0.26	-
Corporate bonds	-	-	-	-	-	-
Others	1.9	52.43	517	- 0.2	- 8.56	- 151
Interest rate sw aps	-	-	-	-	-	-
(R) Interest-bearing liabilities	9,113.6	0.01	784	+2,197.8	- 0.02	- 674

(¥bn)

	1H18	1H19	1H20	1H21	YoY
Individual customers	2,017.0	2,119.9	2,175.1	2,251.8	+3.5%
Corporate	2,050.3	2,126.1	2,203.3	2,231.6	+1.2%
Local	1,563.5	1,622.2	1,674.0	1,723.5	+2.9%
Tokyo	486.7	503.8	529.3	508.0	-4.0%
Public sector	383.1	343.1	322.4	337.2	+4.5%
Foreign currency	16.0	18.6	16.9	12.6	-25.3%
Total	4,466.5	4,607.8	4,718.0	4,833.3	+2.4%

# Interest Yields and Spreads (Joyo)

## Total Account

(%)

		1H17	1H18	1H19	1H20	1H21	YoY
Average yield on interest-earning assets	1	1.07	1.09	1.07	0.89	0.82	- 0.06
Average yield on loans and bills discounted	2	1.05	1.04	0.94	0.88	0.85	- 0.02
Average yield on securities		1.19	1.25	1.41	1.04	1.00	- 0.03
Average yield on interest-bearing liabilities		0.08	0.07	0.08	0.03	0.01	- 0.02
Average yield on deposits and NCDs	3	0.02	0.04	0.04	0.01	0.00	- 0.01
Expense ratio		0.80	0.76	0.73	0.65	0.61	- 0.04
Deposit and securities cost	4	0.82	0.80	0.78	0.67	0.61	- 0.06
Funding cost	5	0.81	0.75	0.68	0.57	0.46	- 0.11
Loan-deposit interest margins	2-3	1.03	1.00	0.90	0.87	0.85	- 0.01
Difference between average yield on loans and deposits	2-4	0.23	0.24	0.16	0.21	0.24	+0.03
Total interest margins	1-5	0.26	0.34	0.39	0.32	0.36	+0.04

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.078	1.096	1.072	0.898	0.823	- 0.066
Average yield on loans and bills discounted	2	1.053	1.046	0.947	0.881	0.856	- 0.023
Average yield on securities		1.198	1.257	1.415	1.043	1.002	- 0.037
Average yield on deposits and NCDs	3	0.023	0.040	0.040	0.010	0.000	- 0.010
Funding cost	5	0.818	0.753	0.680	0.570	0.460	- 0.110
Loan-deposit interest margins	2-3	1.030	1.006	0.907	0.871	0.856	- 0.013
Total interest margins	1-5	0.260	0.343	0.392	0.328	0.363	+0.043

## Domestic Account

(%)

		1H17	1H18	1H19	1H20	1H21	YoY
Average yield on interest-earning assets	1	0.98	0.99	0.95	0.82	0.76	- 0.05
Average yield on loans and bills discounted	2	1.03	1.00	0.90	0.86	0.85	- 0.00
Average yield on securities		1.02	1.11	1.25	0.90	0.87	- 0.02
Average yield on interest-bearing liabilities		0.01	0.00	0.00	0.00	0.00	-
Average yield on deposits and NCDs	3	0.00	0.00	0.00	0.00	0.00	-
Expense ratio		0.80	0.76	0.73	0.65	0.61	- 0.04
Deposit and securities cost	4	0.80	0.76	0.73	0.65	0.61	- 0.04
Funding cost	5	0.76	0.69	0.61	0.55	0.46	- 0.09
Loan-deposit interest margins	2-3	1.03	1.00	0.89	0.86	0.85	- 0.00
Difference between average yield on loans and deposits	2-4	0.23	0.24	0.17	0.21	0.24	+0.03
Total interest margins	1-5	0.22	0.30	0.34	0.27	0.30	+0.03

Average yield on interest-earning assets	1	0.989	0.996	0.957	0.820	0.760	- 0.059
Average yield on loans and bills discounted	2	1.034	1.005	0.900	0.864	0.851	- 0.008
Average yield on securities		1.021	1.110	1.250	0.903	0.879	- 0.020
Average yield on deposits and NCDs	3	0.006	0.005	0.004	0.000	0.000	+0.000
Funding cost	5	0.762	0.698	0.610	0.550	0.460	- 0.090
Loan-deposit interest margins	2-3	1.028	1.000	0.896	0.864	0.851	- 0.008
Total interest margins	1-5	0.227	0.298	0.347	0.270	0.300	+0.030

# Interest Yields and Spreads (Ashikaga)

## Total Account

(%)

		1H17	1H18	1H19	1H20	1H21	YoY
Average yield on interest-earning assets	1	1.19	1.38	1.14	1.04	0.88	- 0.16
Average yield on loans and bills discounted	2	1.14	1.09	1.04	0.99	0.95	- 0.03
Average yield on securities		1.66	2.72	1.83	1.65	1.47	- 0.17
Average yield on interest-bearing liabilities		0.06	0.10	0.10	0.04	0.01	- 0.02
Average yield on deposits and NCDs	3	0.01	0.03	0.03	0.01	0.00	- 0.00
Expense ratio		0.83	0.82	0.85	0.77	0.71	- 0.06
Deposit and securities cost	4	0.85	0.86	0.88	0.78	0.71	- 0.06
Funding cost	5	0.82	0.85	0.88	0.74	0.54	- 0.20
Loan-deposit interest margins	2-3	1.13	1.05	1.01	0.98	0.95	- 0.03
Difference between average yield on loans and deposits	2-4	0.29	0.22	0.15	0.21	0.24	+0.02
Total interest margins	1-5	0.37	0.53	0.26	0.30	0.34	+0.04

## Domestic Account

(%)

		1H17	1H18	1H19	1H20	1H21	YoY
Average yield on interest-earning assets	1	1.12	1.30	1.04	0.95	0.79	- 0.15
Average yield on loans and bills discounted	2	1.14	1.08	1.03	0.99	0.95	- 0.03
Average yield on securities		1.52	2.67	1.56	1.33	1.06	- 0.26
Average yield on interest-bearing liabilities		0.01	0.01	0.00	0.00	0.00	- 0.00
Average yield on deposits and NCDs	3	0.01	0.01	0.00	0.00	0.00	- 0.00
Expense ratio		0.82	0.83	0.84	0.76	0.70	- 0.05
Deposit and securities cost	4	0.84	0.84	0.85	0.77	0.70	- 0.06
Funding cost	5	0.77	0.77	0.80	0.72	0.53	- 0.19
Loan-deposit interest margins	2-3	1.13	1.07	1.02	0.98	0.95	- 0.03
Difference between average yield on loans and deposits	2-4	0.30	0.24	0.17	0.22	0.24	+0.02
Total interest margins	1-5	0.35	0.53	0.24	0.22	0.26	+0.03

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.199	1.389	1.142	1.048	0.883	- 0.165
Average yield on loans and bills discounted	2	1.149	1.091	1.042	0.997	0.958	- 0.039
Average yield on securities		1.666	2.726	1.839	1.654	1.476	- 0.178
Average yield on deposits and NCDs	3	0.018	0.038	0.031	0.010	0.002	- 0.008
Funding cost	5	0.820	0.856	0.882	0.747	0.540	- 0.207
Loan-deposit interest margins	2-3	1.131	1.053	1.011	0.987	0.956	- 0.031
Total interest margins	1-5	0.379	0.533	0.260	0.301	0.343	+0.042

Average yield on interest-earning assets	1	1.121	1.304	1.044	0.955	0.797	- 0.158
Average yield on loans and bills discounted	2	1.147	1.084	1.033	0.995	0.958	- 0.037
Average yield on securities		1.527	2.675	1.564	1.330	1.068	- 0.262
Average yield on deposits and NCDs	3	0.015	0.011	0.009	0.008	0.002	- 0.006
Funding cost	5	0.770	0.774	0.803	0.728	0.532	- 0.196
Loan-deposit interest margins	2-3	1.132	1.073	1.024	0.987	0.956	- 0.031
Total interest margins	1-5	0.351	0.530	0.241	0.227	0.265	+0.038

# Loans 1 (Joyo)

## Breakdown by Self-Assesment Classification of Borrowers (Yen-denominated)

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Yen-denominated loans	6,643.2	100.0%	6,610.7	100.0%	6,760.8	100.0%	6,873.3	100.0%	6,876.8	100.0%	6,793.1	100.0%	- 80.2	- 1.1%	- 83.6
Normal (incl. borrowers w/o credit score)	6,193.0	93.2%	6,138.6	92.8%	6,277.9	92.8%	6,341.8	92.2%	6,334.8	92.1%	6,229.5	91.7%	- 112.2	- 1.7%	- 105.2	- 1.6%
Other borrowers requiring caution	354.1	5.3%	377.0	5.7%	389.2	5.7%	433.9	6.3%	439.0	6.3%	455.0	6.6%	+21.0	+4.8%	+16.0	+3.6%
Borrowers Requiring Monitoring	23.6	0.4%	19.6	0.2%	18.0	0.2%	18.2	0.2%	19.7	0.2%	22.0	0.3%	+3.7	+20.5%	+2.2	+11.4%
Potentially bankrupt or worse	72.3	1.1%	75.3	1.1%	75.6	1.1%	79.2	1.1%	83.3	1.2%	86.5	1.2%	+7.2	+9.1%	+3.1	+3.8%

## Breakdown by Geographic Areas (Yen- and foreign currency-denominated)

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	6,195.3	100.0%	6,183.2	100.0%	6,240.1	100.0%	6,328.1	100.0%	6,353.6	100.0%	6,290.9	100.0%	- 37.2	- 0.5%	- 62.7
Local	4,728.8	76.3%	4,704.0	76.0%	4,727.0	75.8%	4,759.7	75.2%	4,778.1	75.2%	4,741.2	75.3%	- 18.5	- 0.3%	- 36.9	- 0.7%
Ibaraki	3,505.6	56.5%	3,467.5	56.0%	3,460.7	55.5%	3,467.9	54.8%	3,468.0	54.5%	3,420.5	54.3%	- 47.4	- 1.3%	- 47.5	- 1.3%
Tochigi	283.0	4.5%	283.3	4.5%	285.5	4.6%	285.2	4.5%	283.3	4.4%	281.8	4.4%	- 3.4	- 1.1%	- 1.4	- 0.5%
Fukushima	315.2	5.0%	314.0	5.0%	320.5	5.1%	321.8	5.0%	320.5	5.0%	320.8	5.0%	- 1.0	- 0.3%	+0.2	+0.0%
Miyagi	113.4	1.8%	112.6	1.8%	114.0	1.8%	112.9	1.7%	109.1	1.7%	108.8	1.7%	- 4.0	- 3.6%	- 0.2	- 0.2%
Chiba	288.9	4.6%	297.1	4.8%	306.6	4.9%	320.2	5.0%	335.5	5.2%	339.6	5.3%	+19.3	+6.0%	+4.0	+1.2%
Saitama	222.7	3.5%	229.5	3.7%	239.7	3.8%	251.5	3.9%	261.5	4.1%	269.5	4.2%	+18.0	+7.1%	+7.9	+3.0%
Tokyo/Osaka	1,466.5	23.6%	1,479.2	23.9%	1,513.1	24.2%	1,568.3	24.7%	1,575.4	24.7%	1,549.6	24.6%	- 18.6	- 1.1%	- 25.7	- 1.6%

## Number of SMEs

Number of SMEs	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
		32,442	-246	31,985	-457	31,370	-615	30,766	-604	30,323	-443	29,672

\* Number of SMEs includes that of sole proprietors



# Loans 2 (Joyo)

## Breakdown by Borrower Type (Yen- and foreign currency-denominated)

\*Excluding loans to Ministry of Finance

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	6,195.3	100.0%	6,183.2	100.0%	6,240.1	100.0%	6,328.1	100.0%	6,353.6	100.0%	6,290.9	100.0%	- 37.2	-0.5%	- 62.7	-0.9%
Individual	2,570.2	41.4%	2,600.4	42.0%	2,624.6	42.0%	2,652.0	41.9%	2,687.7	42.3%	2,712.6	43.1%	+60.5	+2.2%	+24.8	+0.9%
Corporate*	2,974.3	48.0%	2,950.3	47.7%	3,002.6	48.1%	3,079.6	48.6%	3,103.0	48.8%	3,053.1	48.5%	- 26.4	-0.8%	- 49.8	-1.6%
Major companies	1,159.1	18.7%	1,145.6	18.5%	1,165.1	18.6%	1,225.1	19.3%	1,220.6	19.2%	1,210.4	19.2%	- 14.7	-1.2%	- 10.2	-0.8%
Medium sized companies	107.8	1.7%	102.9	1.6%	98.2	1.5%	102.6	1.6%	100.1	1.5%	97.5	1.5%	- 5.1	-5.0%	- 2.6	-2.6%
SMEs	1,707.2	27.5%	1,701.7	27.5%	1,739.1	27.8%	1,751.7	27.6%	1,782.2	28.0%	1,745.2	27.7%	- 6.4	-0.3%	- 36.9	-2.0%
Public sector	650.7	10.5%	632.4	10.2%	612.8	9.8%	596.5	9.4%	562.7	8.8%	525.1	8.3%	- 71.4	-11.9%	- 37.6	-6.6%

\*\*Corporate" includes loans to financial institutions

## Individual Loans (Yen-denominated)

(¥bn)

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	2,570.2	100.0%	2,600.4	100.0%	2,624.6	100.0%	2,652.0	100.0%	2,687.7	100.0%	2,712.6	100.0%	+60.5	+2.2%	+24.8	+0.9%
Housing related Loans*	2,361.0	91.8%	2,391.0	91.9%	2,419.5	92.1%	2,449.1	92.3%	2,483.8	92.4%	2,509.2	92.5%	+60.0	+2.4%	+25.3	+1.0%
Customer Loans	111.4	4.3%	114.8	4.4%	116.0	4.4%	115.9	4.3%	121.6	4.5%	125.0	4.6%	+9.0	+7.8%	+3.3	+2.7%
Loans to small Businesses	97.8	3.8%	94.6	3.6%	89.1	3.3%	86.9	3.2%	82.2	3.0%	78.3	2.8%	- 8.5	-9.8%	- 3.9	-4.7%

\* Housing Loans + Apartment Loans (excl. those to corporate customers)

## Corporate Loans (Breakdown by Geographic Area) (Yen- and Foreign currency-denominated)

(¥bn)

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	2,974.3	100.0%	2,950.3	100.0%	3,002.6	100.0%	3,079.6	100.0%	3,103.0	100.0%	3,053.1	100.0%	- 26.4	-0.8%	- 49.8	-1.6%
Local	1,596.0	53.6%	1,560.8	52.9%	1,579.9	52.6%	1,602.2	52.0%	1,618.9	52.1%	1,594.2	52.2%	- 8.0	-0.5%	- 24.6	-1.5%
Ibaraki	1,094.8	36.8%	1,068.3	36.2%	1,078.4	35.9%	1,101.1	35.7%	1,121.8	36.1%	1,104.1	36.1%	+2.9	+0.2%	- 17.6	-1.5%
Tochigi	116.5	3.9%	116.1	3.9%	117.8	3.9%	115.4	3.7%	111.8	3.6%	110.0	3.6%	- 5.3	-4.6%	- 1.7	-1.6%
Fukushima	155.0	5.2%	152.0	5.1%	156.0	5.1%	156.5	5.0%	154.4	4.9%	153.1	5.0%	- 3.3	-2.1%	- 1.3	-0.8%
Miyagi	74.0	2.4%	73.7	2.4%	75.9	2.5%	75.7	2.4%	72.7	2.3%	73.4	2.4%	- 2.2	-3.0%	+0.6	+0.9%
Chiba	102.0	3.4%	99.2	3.3%	99.0	3.2%	99.1	3.2%	103.7	3.3%	100.6	3.2%	+1.4	+1.5%	- 3.1	-3.0%
Saitama	53.5	1.7%	51.4	1.7%	52.6	1.7%	54.2	1.7%	54.2	1.7%	52.7	1.7%	- 1.5	-2.7%	- 1.4	-2.7%
Tokyo/Osaka	1,378.3	46.3%	1,389.4	47.0%	1,422.6	47.3%	1,477.3	47.9%	1,484.1	47.8%	1,458.9	47.7%	- 18.3	-1.2%	- 25.1	-1.6%

\*Includes loans to financial institutions

# Loans 1 (Ashikaga)

## Breakdown by Self-Assessment Classification of Borrowers (Yen- and foreign currency- denominated)

(¥bn)

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	4,670.2	100.0%	4,630.1	100.0%	4,730.2	100.0%	4,754.3	100.0%	4,955.4	100.0%	4,936.8	100.0%	+182.4	+3.8%	- 18.6	- 0.4%
Normal (incl. borrow ers w/o credit score)	4,274.5	91.5%	4,224.9	91.2%	4,321.9	91.4%	4,280.9	90.0%	4,456.3	89.9%	4,434.4	89.8%	+153.4	+3.6%	- 21.9	- 0.5%
Other borrow ers requiring caution	303.5	6.5%	311.5	6.7%	315.9	6.7%	382.3	8.0%	406.1	8.2%	402.9	8.2%	+20.5	+5.4%	- 3.2	- 0.8%
Borrow ers Requiring Monitoring	25.2	0.5%	27.2	0.6%	27.9	0.6%	27.5	0.6%	23.9	0.5%	26.7	0.5%	- 0.8	- 3.1%	+2.7	+11.7%
Potentially bankrupt or worse	66.8	1.4%	66.5	1.4%	64.3	1.4%	63.4	1.3%	68.9	1.4%	72.7	1.5%	+9.3	+14.8%	+3.8	+5.5%

## Breakdown by Geographic Ares (Yen- and foreign currency-denominated)

(¥bn)

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	4,657.0	100.0%	4,617.0	100.0%	4,717.3	100.0%	4,741.8	100.0%	4,924.5	100.0%	4,850.1	100.0%	+108.3	+2.3%	- 74.3	- 1.5%
Local	4,124.7	88.6%	4,094.0	88.7%	4,170.7	88.4%	4,209.5	88.8%	4,384.2	89.0%	4,311.4	88.9%	+101.8	+2.4%	- 72.7	- 1.7%
Tochigi	2,399.3	51.5%	2,341.1	50.7%	2,401.3	50.9%	2,390.8	50.4%	2,560.4	52.0%	2,453.3	50.6%	+62.5	+2.6%	- 107.1	- 4.2%
Gunma	591.1	12.7%	597.5	12.9%	603.7	12.8%	616.4	13.0%	617.6	12.5%	629.5	13.0%	+13.0	+2.1%	+11.8	+1.9%
Ibaraki	318.8	6.8%	326.0	7.1%	327.7	6.9%	335.6	7.1%	333.4	6.8%	333.5	6.9%	- 2.0	- 0.6%	+0.1	+0.1%
Saitama	777.9	16.7%	794.0	17.2%	803.4	17.0%	830.3	17.5%	836.0	17.0%	858.9	17.7%	+28.5	+3.4%	+22.9	+2.7%
Fukushima	37.4	0.8%	35.2	0.8%	34.4	0.7%	36.2	0.8%	36.5	0.7%	35.9	0.7%	- 0.2	- 0.8%	- 0.6	- 1.7%
Tokyo	532.2	11.4%	523.0	11.3%	546.6	11.6%	532.3	11.2%	540.3	11.0%	538.7	11.1%	+6.4	+1.2%	- 1.6	- 0.3%

## Number of SMEs

	FYE18		Sep-19		FYE19		20-Sep		FYE20		Sep-21	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	26,622	-55	26,472	-150	26,382	-90	26,499	+117	26,561	+62	26,238	-323

\* Number of SMEs includes that of sole proprietors

# Loans 2 (Ashikaga)

## Breakdown by Borrower Type (Yen- and foreign currency-denominated)

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vsSep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	4,657.0	100.0%	4,617.0	100.0%	4,717.3	100.0%	4,741.8	100.0%	4,924.5	100.0%	4,850.1	100.0%	+108.3	+2.2%	- 74.3
Individual	2,104.6	45.1%	2,146.7	46.4%	2,171.3	46.0%	2,195.8	46.3%	2,237.0	45.4%	2,276.4	46.9%	+80.6	+3.6%	+39.4	+1.7%
Corporate	2,164.8	46.4%	2,144.8	46.4%	2,178.6	46.1%	2,244.4	47.3%	2,266.5	46.0%	2,249.7	46.3%	+5.3	+0.2%	- 16.8	-0.7%
Major companies	474.5	10.1%	460.5	9.9%	470.2	9.9%	471.3	9.9%	467.6	9.4%	461.7	9.5%	- 9.6	-2.0%	- 5.8	-1.2%
Medium sized companies	118.4	2.5%	107.5	2.3%	107.4	2.2%	112.9	2.3%	104.7	2.1%	106.6	2.1%	- 6.3	-5.5%	+1.8	+1.8%
SMEs	1,571.8	33.7%	1,576.7	34.1%	1,601.0	33.9%	1,660.1	35.0%	1,694.2	34.4%	1,681.3	34.6%	+21.2	+1.2%	- 12.8	-0.7%
Public sector	387.5	8.3%	325.4	7.0%	367.4	7.7%	301.5	6.3%	420.9	8.5%	323.9	6.6%	+22.3	+7.4%	- 96.9	-23.0%

\*\*Corporate" includes financial institutions

## Individual Loans (Yen-denominated)

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vsSep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	2,104.6	100.0%	2,146.7	100.0%	2,171.3	100.0%	2,195.8	100.0%	2,237.0	100.0%	2,276.4	100.0%	+80.6	+3.6%	+39.4
Housing related Loans*	1,945.1	92.4%	1,985.2	92.4%	2,011.9	92.6%	2,033.5	92.6%	2,081.5	93.0%	2,119.5	93.1%	+86.0	+4.2%	+38.0	+1.8%
Customer Loans	67.7	3.2%	70.2	3.2%	71.5	3.2%	69.4	3.1%	70.4	3.1%	71.9	3.1%	+2.4	+3.6%	+1.4	+2.0%
Loans to small Businesses	91.8	4.3%	91.2	4.2%	87.8	4.0%	92.8	4.2%	84.9	3.7%	84.9	3.7%	- 7.9	-8.5%	- 0.0	-0.0%

\* Housing Loans + Apartment Loans (excl. those to corporate customers)

## Corporate Loans (Breakdown by Geographic Ares) (Yen- and Foreign currency-denominated)

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vsSep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	2,164.8	100.0%	2,144.8	100.0%	2,178.6	100.0%	2,244.4	100.0%	2,266.5	100.0%	2,249.7	100.0%	+5.3	+0.2%	- 16.8
Local	1,634.2	75.4%	1,622.8	75.6%	1,633.8	74.9%	1,714.5	76.3%	1,728.7	76.2%	1,713.7	75.3%	- 0.8	-0.0%	- 15.0	-0.8%
Tochigi	784.8	36.2%	777.1	36.2%	791.5	36.3%	842.3	37.5%	861.5	38.0%	852.6	37.5%	+10.3	+1.2%	- 8.8	-1.0%
Gunma	274.1	12.6%	269.1	12.5%	269.3	12.3%	276.3	12.3%	275.7	12.1%	272.4	11.9%	- 3.8	-1.3%	- 3.2	-1.1%
Ibaraki	140.5	6.4%	141.9	6.6%	140.9	6.4%	145.5	6.4%	143.5	6.3%	137.9	6.0%	- 7.6	-5.2%	- 5.6	-3.9%
Saitama	404.4	18.6%	406.3	18.9%	404.1	18.5%	420.5	18.7%	417.5	18.4%	420.8	18.5%	+0.3	+0.0%	+3.3	+0.7%
Fukushima	30.2	1.3%	28.2	1.3%	27.8	1.2%	29.8	1.3%	30.4	1.3%	29.8	1.3%	- 0.0	-0.1%	- 0.5	-1.9%
Tokyo	530.5	24.5%	522.0	24.3%	544.8	25.0%	529.8	23.6%	537.8	23.7%	536.0	23.5%	+6.2	+1.1%	- 1.7	-0.3%

\*\*Corporate" includes financial institutions

# Deposits (Joyo)

## Deposits

	(¥bn)															
	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	8,729.1	100.0%	8,689.5	100.0%	8,973.1	100.0%	9,394.2	100.0%	9,705.5	100.0%	9,722.1	100.0%	+327.8	+3.4%	+16.5	+0.1%
Yen-denominated	8,506.4	97.4%	8,487.5	97.6%	8,796.6	98.0%	9,206.0	97.9%	9,553.5	98.4%	9,553.7	98.2%	+347.7	+3.7%	+0.2	+0.0%
Foreign currency	206.6	2.4%	197.6	2.2%	165.0	1.8%	184.5	1.9%	152.0	1.5%	168.3	1.7%	-16.1	-8.7%	+16.3	+10.7%
JOM deposit	16.0	0.2%	4.3	0.0%	11.4	0.1%	3.7	0.0%	0.0	0.0%	0.0	0.0%	-3.7	-100.0%	+0.0	-
NCDs	85.1		219.9		84.2		146.9		143.7		161.8		+14.8	+10.0%	+18.1	+12.6%

## Yen-denominated Deposits by Customer Type

	(¥bn)															
	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	8,506.4	100.0%	8,487.5	100.0%	8,796.6	100.0%	9,206.0	100.0%	9,553.5	100.0%	9,553.7	100.0%	+347.7	+3.7%	+0.2	+0.0%
Individual	6,368.3	74.8%	6,423.9	75.6%	6,566.1	74.6%	6,824.7	74.1%	6,984.3	73.1%	7,087.4	74.1%	+262.6	+3.8%	+103.0	+1.4%
Corporate	1,697.0	19.9%	1,769.1	20.8%	1,789.1	20.3%	1,978.0	21.4%	2,066.3	21.6%	2,050.5	21.4%	+72.5	+3.6%	-15.8	-0.7%
Public	441.0	5.1%	294.3	3.4%	441.3	5.0%	403.2	4.3%	502.7	5.2%	415.8	4.3%	+12.5	+3.1%	-86.9	-17.2%

## Individual Deposits by Liquidity Type

	(¥bn)															
	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	6,368.3	100.0%	6,423.9	100.0%	6,566.1	100.0%	6,824.7	100.0%	6,984.3	100.0%	7,087.4	100.0%	+262.6	+3.8%	+103.1	+1.4%
Current	4,247.2	66.6%	4,325.9	67.3%	4,493.9	68.4%	4,761.8	69.7%	4,952.0	70.9%	5,076.3	71.6%	+314.5	+6.6%	+124.2	+2.5%
Time deposits	2,121.0	33.3%	2,098.0	32.6%	2,072.2	31.5%	2,062.9	30.2%	2,032.2	29.0%	2,011.0	28.3%	-51.8	-2.5%	-21.1	-1.0%

# Deposits (Ashikaga)

## Deposits

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	5,709.2	100.0%	5,668.4	100.0%	5,813.4	100.0%	6,196.9	100.0%	6,551.9	100.0%	6,482.8	100.0%	+285.8	+4.6%	-69.1
Yen-denominated	5,625.8	98.5%	5,622.8	99.1%	5,770.2	99.2%	6,171.7	99.5%	6,523.8	99.5%	6,451.2	99.5%	+279.4	+4.5%	-72.6	-1.1%
Foreign currency	83.3	1.4%	45.5	0.8%	43.2	0.7%	25.2	0.4%	28.1	0.4%	31.6	0.4%	+6.3	+25.3%	+3.4	+12.4%
NCDs	2,630		2,738		2,659		2,158		1,967		1,832		-32.5	-15.0%	-13.4	-6.8%

## Yen-denominated Deposits by Customer Type

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	5,625.8	100.0%	5,622.8	100.0%	5,770.2	100.0%	6,171.7	100.0%	6,523.8	100.0%	6,451.2	100.0%	+279.4	+4.5%	-72.6
Individual	3,907.7	69.4%	3,934.4	69.9%	4,036.5	69.9%	4,202.4	68.0%	4,331.1	66.3%	4,409.2	68.3%	+206.8	+4.9%	+78.1	+1.8%
Corporate	1,421.0	25.2%	1,454.4	25.8%	1,455.4	25.2%	1,735.6	28.1%	1,738.5	26.6%	1,792.8	27.7%	+57.2	+3.2%	+54.3	+3.1%
Public	297.0	5.2%	233.9	4.1%	278.1	4.8%	233.6	3.7%	454.1	6.9%	249.0	3.8%	+15.4	+6.6%	-205.0	-45.1%

## Individual Deposits by Liquidity Type

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual	3,907.7	100.0%	3,934.4	100.0%	4,036.5	100.0%	4,202.4	100.0%	4,331.1	100.0%	4,409.2	100.0%	+206.8	+4.9%	+78.1
Current	2,603.5	66.6%	2,639.3	67.0%	2,760.0	68.3%	2,933.5	69.8%	3,101.6	71.6%	3,211.8	72.8%	+278.3	+9.4%	+110.2	+3.5%
Time deposits	1,304.0	33.3%	1,294.9	32.9%	1,276.5	31.6%	1,268.9	30.1%	1,229.5	28.3%	1,197.4	27.1%	-71.5	-5.6%	-32.0	-2.6%

# Accumulation Service (Joyo)

## Number of Customers (by service)

	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	YoY Change	Change ratio
Investment Trusts	37,253	35,314	35,154	36,660	37,787	41,120	+4,460	+12.1%
Annuities Insurance	34,999	36,932	38,124	39,449	40,740	41,554	+2,105	+5.3%
Foreign CurrencyDeposits	24,823	23,683	23,210	23,879	24,295	23,426	-453	-1.8%

## Number of Contracts (by service)

	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	YoY Change	Change ratio
Investment Trusts	71,605	66,220	63,477	65,116	66,119	70,540	+5,424	+8.3%
Annuities Insurance	51,314	54,359	56,006	58,071	59,998	61,223	+3,152	+5.4%
Foreign CurrencyDeposits	25,618	24,456	23,938	24,584	24,975	24,040	-544	-2.2%

## Transaction Amount (by service)

	2H18	1H19	2H19	1H20	2H20	1H21	YoY Change	Change ratio
Investment Trusts	6,674	5,660	5,091	4,996	5,169	5,100	+104	+2.0%
Annuities Insurance	4,835	5,184	5,652	5,907	5,747	5,528	-379	-6.4%
Foreign Currency	1,286	1,249	1,113	1,102	1,129	1,066	-36	-3.2%
Total	12,795	12,093	11,856	12,005	12,045	11,694	-311	-2.5%

# Accumulation Service (Ashikaga)

## Number of Customers (by service)

	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	YoY Change	Change ratio
Investment Trusts	32,587	37,365	41,590	45,347	49,676	53,200	+7,853	+17.3%
Annuities Insurance	34,280	34,592	34,780	35,550	36,038	36,334	+784	+2.2%
Foreign CurrencyDeposits	1,497	1,577	1,548	1,511	1,421	816	- 695	+45.9%

## Number of Contracts (by service)

	FYE18	19-Sep	FYE19	20-Sep	FYE20	21-Sep	YoY Change	Change ratio
Investment Trusts	42,909	50,421	57,154	63,830	72,550	79,515	+15,685	+24.5%
Annuities Insurance	45,750	46,493	47,003	48,172	49,055	49,629	+1,457	+3.0%
Foreign CurrencyDeposits	1,522	1,612	1,581	1,543	1,452	1,366	- 177	-11.4%

## Transaction Amount (by service)

	2H18	1H19	2H19	1H20	2H20	1H21	YoY Change	Change ratio
Investment Trusts	2,543	3,539	5,392	6,748	8,917	10,783	+4,034	+59.7%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency Deposits	81	86	71	53	50	41	- 12	-23.1%
Total	2,624	3,625	5,463	6,801	8,967	10,824	+4,022	+59.1%

# Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE19	FYE20 1	Sep-21 2	vs FYE20 2-1	change ratio	FYE19	FYE20 3	Sep-21 4	vs FYE20 4-3	
Domestic bonds	1,746.7	1,822.0	1,881.0	+59.0	+3.2%	9.0	3.0	7.4	+4.3	-0.5
JGB's	396.6	476.8	504.6	+27.7	+5.8%	2.5	-1.3	2.7	+4.1	-
Local government bond	772.5	818.2	852.0	+33.7	+4.1%	3.4	3.0	2.8	-0.1	-
Foreign bonds	505.3	595.5	582.5	-12.9	-2.1%	12.8	15.0	15.8	+0.7	-1.0
o/w Foreign government bond	152.9	197.1	209.1	+11.9	+6.0%	10.5	8.2	8.7	+0.4	-
o/w Ginnie Mae	55.5	76.5	68.5	-8.0	-10.4%	1.1	-0.1	0.2	+0.4	-
Stocks	197.2	233.1	233.7	+0.6	+0.2%	85.1	127.5	132.8	+5.2	5.0
Investment trusts & Others	388.1	373.9	432.3	+58.4	+15.6%	-8.3	26.1	37.6	+11.5	-2.0
o/w ETF	125.8	63.2	83.6	+20.4	+32.3%	-10.8	9.2	12.8	+3.5	-
o/w REIT	55.6	81.4	93.7	+12.2	+15.0%	2.7	12.7	17.7	+5.0	-
<b>Total</b>	<b>2,837.4</b>	<b>3,024.6</b>	<b>3,129.7</b>	<b>+105.0</b>	<b>+3.4%</b>	<b>98.7</b>	<b>171.7</b>	<b>193.6</b>	<b>+21.9</b>	<b>1.3</b>

\* includes ¥0.3bn of gains on cancellation of private offering investment trusts



# Securities Term-end Balance / Unrealized Gain (Losses)

## Ashikaga

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				(*)Gains / Losses (Realized)
	FYE19	FYE20	Sep-21	vs FYE20	change ratio	FYE20	21-Sep	vs FYE20	4-3	FY18
		1	2	2-1		3	4			
Domestic bonds	600.3	679.1	691.7	12.5	+1.8%	11.5	8.5	7.9	-0.5	0.0
JGB's	176.4	170.5	156.1	-14.3	-8.4%	5.5	4.2	4.1	-0.1	0.0
Local government bond	171.1	208.9	220.2	11.3	+5.4%	3.5	2.7	2.3	-0.3	0.0
Foreign bonds	326.3	364.0	361.7	-2.3	-0.6%	13.8	22.4	22.7	0.3	-0.0
Foreign government bond	87.9	113.0	110.1	-2.8	-2.5%	7.2	6.0	5.8	-0.2	-0.1
Ginnie Mae	-	-	-	-	-	-	-	-	-	-
Stocks	64.2	39.1	38.6	-0.5	-1.3%	20.8	25.0	25.8	0.8	-0.3
Investment trusts & Others	266.7	219.1	240.3	21.2	+9.7%	-10.6	8.5	14.1	5.6	-0.0
ETF	19.9	19.3	32.4	13.1	+67.9%	-3.7	1.6	2.3	0.6	0.7
REIT	29.7	29.0	36.4	7.4	+25.5%	-0.7	3.1	5.2	2.1	-0.0
Total	1,257.5	1,301.5	1,332.5	30.9	+2.4%,	35.6	64.5	70.7	6.2	-0.4

\* includes ¥0.0bn of gains on cancellation of private offering investment trusts

# Securities Portfolio (Joyo)

(¥bn)

"Avg yield" is calculated on a half-year basis

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	1,821.2	63.8%	1,798.7	66.2%	1,759.7	64.2%	1,601.4	62.1%	1,818.9	63.8%	1,894.5	64.5%	+272.2	+16.9%	+54.7	+3.0%
Duration (year)	4.4	—	5.1	—	5.5	—	6.1	—	7.2	—	7.1	—	+0.0	—	+0.0	—
Fixed rate note	1,788.8	62.6%	1,774.5	65.3%	1,748.8	63.8%	1,600.9	62.1%	1,818.5	63.8%	1,894.1	64.5%	+272.2	+17.0%	+54.7	+3.0%
(Avg yield)	(0.45%)	—	(0.42%)	—	(0.39%)	—	(0.32%)	—	(0.29%)	—	(0.29%)	—	(-0.03%)	—	(+0.00%)	—
Floating rate note	32.4	1.1%	24.3	0.9%	11.0	0.4%	0.4	0.0%	0.3	0.0%	0.3	0.0%	+0.0	-14.5%	+0.0	-4.2%
(Avg yield)	(0.08%)	—	(0.03%)	—	(0.00%)	—	(0.08%)	—	(0.59%)	—	(0.07%)	—	(-0.01%)	—	(-0.52%)	—
Foreign currency denominated bonds	474.8	16.6%	453.9	16.7%	470.5	17.2%	492.8	19.1%	580.4	20.4%	545.8	18.6%	+73.8	+14.9%	-13.7	-2.3%
Duration (year)	5.2	—	4.9	—	4.9	—	4.5	—	4.8	—	4.5	—	+0.0	—	Δ 0.2	—
(Avg yield Spread)	(0.83%)	—	(0.80%)	—	(0.80%)	—	(1.20%)	—	(1.35%)	—	(1.40%)	—	(+0.19%)	—	(+0.04%)	—
Fixed rate note	339.1	11.9%	319.7	11.8%	340.3	12.4%	366.2	14.2%	452.8	15.9%	415.6	14.2%	+70.2	+19.1%	-16.3	-3.6%
(Avg yield)	(1.79%)	—	(1.72%)	—	(1.81%)	—	(1.74%)	—	(1.69%)	—	(1.68%)	—	(-0.06%)	—	(+0.00%)	—
(Avg yield Spread)	(0.78%)	—	(0.76%)	—	(0.95%)	—	(1.40%)	—	(1.54%)	—	(1.58%)	—	(+0.18%)	—	(+0.04%)	—
Floating rate note	135.7	4.8%	134.3	4.9%	130.2	4.8%	126.6	4.9%	127.5	4.5%	130.1	4.4%	+3.5	+2.7%	+2.5	+1.9%
(Avg yield)	(3.55%)	—	(3.49%)	—	(2.61%)	—	(1.63%)	—	(1.23%)	—	(1.09%)	—	(-0.54%)	—	(-0.14%)	—
(Avg yield Spread)	(0.95%)	—	(0.90%)	—	(0.40%)	—	(0.65%)	—	(0.77%)	—	(0.74%)	—	(+0.09%)	—	(-0.02%)	—
Stock	115.3	4.0%	105.1	3.9%	112.0	4.1%	109.4	4.2%	105.6	3.7%	100.9	3.4%	-8.4	-7.7%	-4.6	-4.3%
Cet1 ratio	-	25.4%	-	22.5%	—	23.8%	—	22.9%	—	22.5%	—	21.1%	(Δ1.8%)	—	(Δ1.4%)	—
Investment trust and others*	445.2	15.6%	360.7	13.3%	396.6	14.5%	375.0	14.5%	347.3	12.2%	393.8	13.4%	+18.7	+4.9%	+46.5	+13.3%
Total	2,856.6	100.0%	2,718.6	100.0%	2,739.0	100.0%	2,578.8	100.0%	2,852.3	100.0%	2,935.1	100.0%	+356.2	+13.8%	+82.7	+2.9%
(Avg yield)	(1.12%)	—	(1.41%)	—	(1.23%)	—	(1.04%)	—	(1.12%)	—	(1.00%)	—	(-0.03%)	—	(-0.12%)	—
Unrealized gains/losses	170.5	—	171.3	—	98.7	—	149.6	—	171.7	—	193.6	—	+44.8	+30.0%	+22.7	+13.2%

# Securities Portfolio (Ashikaga)

(¥bn)

"Avg yield" is calculated on a half-year basis

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	602.1	46.5%	585.2	48.0%	591.7	48.4%	616.3	50.5%	670.6	54.2%	684.7	54.3%	+68.4	+11.1%	+14.1	+2.1%
Duration (year)	4.8	-	4.7	-	4.8	-	5.3	-	5.4	-	5.7	-	+0.4	-	+0.2	-
(Avg yield Spread)	(0.75%)	-	(0.74%)	-	(0.72%)	-	(0.66%)	-	(0.66%)	-	(0.63%)	-	(-0.03%)	-	(-0.03%)	-
Fixed rate note	574.2	44.4%	558.2	45.8%	573.7	47.0%	616.3	50.5%	670.6	54.2%	684.7	54.3%	+68.4	+11.1%	+14.1	+2.1%
(Avg yield)	(0.78%)	-	(0.77%)	-	(0.74%)	-	(0.67%)	-	(0.66%)	-	(0.63%)	-	(-0.04%)	-	(-0.04%)	-
Floating rate note	27.9	2.2%	26.9	2.2%	17.9	1.5%	0.0	0.0%	0.0	0.0%	0.0	0.0%	-	-	-	-
(Avg yield)	(0.16%)	-	(0.15%)	-	(0.15%)	-	(0.16%)	-	(0.16%)	-	(0.00%)	-	(-0.16%)	-	(-0.16%)	-
Foreign currency denominated bonds	306.5	23.7%	301.9	24.8%	309.4	25.3%	306.2	25.1%	341.5	27.6%	338.0	26.8%	+31.8	+10.4%	-3.5	-1.0%
Duration (year)	6.5	-	6.2	-	6.2	-	5.6	-	5.4	-	4.9	-	-0.6	-	-0.4	-
(Avg yield Spread)	(2.68%)	-	(2.74%)	-	(2.67%)	-	(2.64%)	-	(2.63%)	-	(2.58%)	-	(-0.06%)	-	(-0.05%)	-
Fixed rate note	286.6	22.2%	283.5	23.3%	291.0	23.8%	289.3	23.7%	323.9	26.2%	320.2	25.4%	+30.9	+10.7%	-3.7	-1.1%
(Avg yield)	(2.67%)	-	(2.70%)	-	(2.63%)	-	(2.71%)	-	(2.71%)	-	(2.67%)	-	(-0.04%)	-	(-0.04%)	-
Floating rate note	19.8	1.5%	18.3	1.5%	18.4	1.5%	16.9	1.4%	17.6	1.4%	17.8	1.4%	+0.9	+5.3%	+0.2	+1.1%
(Avg yield)	(2.86%)	-	(3.30%)	-	(3.33%)	-	(1.52%)	-	(1.29%)	-	(0.98%)	-	(-0.54%)	-	(-0.31%)	-
Stock	43.9	3.4%	43.6	3.6%	43.3	3.5%	26.2	2.1%	14.1	1.1%	12.7	1.0%	-13.5	-51.5%	-1.4	-9.9%
Cet1 ratio	14.3%	-	14.1%	-	15.4%	-	9.4%	-	4.9%	-	4.4%	-	(-5.00%)	-	(-0.58%)	-
Investment trust and others*	340.9	26.4%	287.1	23.6%	277.1	22.7%	271.3	22.2%	210.3	17.0%	225.9	17.9%	-45.4	-16.7%	+15.6	+7.4%
Total	1,293.6	100.0%	1,218.0	100.0%	1,221.8	100.0%	1,220.2	100.0%	1,236.8	100.0%	1,261.4	100.0%	+41.2	+3.4%	+24.6	+2.0%
(Avg yield)	(2.20%)	-	(1.84%)	-	(1.66%)	-	(1.65%)	-	(1.58%)	-	(1.47%)	-	(-0.18%)	-	(-0.11%)	-
Unrealized gains/losses	44.8	-	65.3	-	35.7	-	67.1	-	64.7	-	71.0	-	+3.9	-	+6.3	-

# Change in Borrower Classification (Joyo)

## Based on Number of Borrowers for Business

		FYE20						(number)
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
Sep-21	Normal borrowers	9,497	168	1	0	0	0	9,666
	Borrowers requiring caution	450	4,112	12	16	0	0	4,590
	Borrower requiring monitoring	0	26	124	1	0	0	151
	Potentially bankrupt	7	113	15	1,240	1	0	1,376
	Substantially bankrupt	0	7	1	35	92	0	135
	Legally bankrupt	2	5	1	3	9	16	36
	Others	322	143	4	23	0	0	492
	<b>Total</b>	<b>10,278</b>	<b>4,574</b>	<b>158</b>	<b>1,318</b>	<b>102</b>	<b>16</b>	<b>16,446</b>

			(number)	
			FYE19	FYE20
			Sep-20	Sep-21
			-	-
Upgraded	192	199		
Unchanged	15,277	15,081		
Downgraded	816	674		
Others	496	492		
<b>Total</b>	<b>16,781</b>	<b>16,446</b>		

## Based on Borrowed Amount for Business

		FYE20						(¥mil)
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
Sep-21	Normal borrowers	3,043,889	19,854	100	0	0	0	3,063,843
	Borrowers requiring caution	65,987	373,419	992	840	0	0	441,241
	Borrower requiring monitoring	0	5,330	17,224	32	0	0	22,587
	Potentially bankrupt	1,161	7,858	646	68,487	4	0	78,158
	Substantially bankrupt	0	552	235	1,458	2,267	0	4,513
	Legally bankrupt	304	280	77	274	185	214	1,336
	Others	18,832	4,495	17	548	0	0	23,894
	<b>Total</b>	<b>3,130,174</b>	<b>411,792</b>	<b>19,294</b>	<b>71,641</b>	<b>2,457</b>	<b>214</b>	<b>3,635,574</b>

			(¥mil)	
			FYE19	FYE20
			Sep-20	Sep-21
			-	-
Upgraded	28,912	21,825		
Unchanged	3,413,618	3,505,502		
Downgraded	111,329	84,352		
Others	27,846	23,894		
<b>Total</b>	<b>3,581,707</b>	<b>3,635,574</b>		

# Change in Borrower Classification (Ashikaga)

## Based on Number of Borrowers for All

		FYE20						(number)		
Sep-21		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE19	FYE20
									Sep-20	Sep-21
	Normal borrowers	194,014	620	1	30	1	0	194,666	-	-
	Borrowers requiring caution	737	5,240	24	191	5	1	6,198	1,076	921
	Borrower requiring monitoring	13	31	303	2	0	0	349	199,245	200,779
	Potentially bankrupt	20	77	23	1,074	26	20	1,240	1,593	1,097
	Substantially bankrupt	119	30	1	21	131	0	302	0	0
	Legally bankrupt	5	2	0	4	14	17	42	0	0
	Total	194,908	6,000	352	1,322	177	38	202,797	201,914	202,797
									Upgraded	921
									Unchanged	200,779
									Dow ngraded	1,097
									Others	0
									Total	202,797

## Based on Borrowed Amount for All

		FYE20						(¥mil)		
Sep-21		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE19	FYE20
									Sep-20	Sep-21
	Normal borrowers	4,263,178	30,699	0	368	0	0	4,294,245	-	-
	Borrowers requiring caution	53,531	343,973	1,633	2,722	37	19	401,915	33,074	36,474
	Borrower requiring monitoring	503	6,893	19,154	161	0	0	26,711	4,483,501	4,683,178
	Potentially bankrupt	668	7,371	2,348	54,800	505	330	66,022	106,949	75,972
	Substantially bankrupt	646	560	2	2,450	1,781	0	5,439	0	0
	Legally bankrupt	53	242	0	482	223	292	1,292	0	0
	Total	4,318,579	389,738	23,137	60,983	2,546	641	4,795,624	4,623,524	4,795,624
									Upgraded	36,474
									Unchanged	4,683,178
									Dow ngraded	75,972
									Others	0
									Total	4,795,624

# Balance of Loans / Risk-monitored Loans by Industry (Joyo)

## Balance of Loans by Industry (non-consolidated)

Industry	FYE20		Sep-21		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	717,387	10.4%	702,583	10.3%	-14,803	-0.0%
Agriculture / Forestry	19,476	0.2%	18,331	0.2%	-1,144	-0.0%
Fishery	5,023	0.0%	4,915	0.0%	-108	-0.0%
Mining / Quarrying of stones / Gravel	10,263	0.1%	10,102	0.1%	-161	-0.0%
Construction	189,430	2.7%	179,353	2.6%	-10,077	-0.1%
Electric, gas and water	180,653	2.6%	189,245	2.7%	+8,591	+0.1%
Telecommunication	26,277	0.3%	24,929	0.3%	-1,348	-0.0%
Transport / Postal activities	193,891	2.8%	192,104	2.8%	-1,787	+0.0%
Wholesale / Retailing services	591,033	8.6%	593,975	8.7%	+2,941	+0.1%
Financial & Insurance services	252,554	3.6%	224,609	3.3%	-27,944	-0.3%
Real estate / Goods rental & leasing	1,192,317	17.3%	1,184,971	17.4%	-7,345	+0.0%
Medical, welfare and other services (*)	350,178	5.1%	333,899	4.9%	-16,278	-0.1%
Public sector	1,061,273	15.4%	1,007,901	14.8%	-53,372	-0.6%
Others (including individual loans)	2,066,401	30.1%	2,108,074	31.1%	+41,673	+0.9%
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>6,856,163</b>	<b>100.0%</b>	<b>6,774,997</b>	<b>100.0%</b>	<b>-81,166</b>	<b>0.0%</b>

## Risk-Monitored Loans by Industry (non-consolidated)

Industry	FYE20		Sep-21		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	23,648	24.7%	25,110	24.9%	+1,461	+0.2%
Agriculture / Forestry	846	0.8%	2,465	2.4%	+1,618	+1.5%
Fishery	24	0.0%	24	0.0%	+0	-0.0%
Mining / Quarrying of stones / Gravel	0	0.0%	0	0.0%	+0	+0.0%
Construction	10,984	11.4%	11,414	11.3%	+429	-0.1%
Electric, gas and water	112	0.1%	53	0.0%	-59	-0.0%
Telecommunication	966	1.0%	804	0.7%	-161	-0.2%
Transport / Postal activities	2,869	2.9%	3,527	3.5%	+657	+0.5%
Wholesale / Retailing services	26,044	27.2%	26,370	26.1%	+325	-1.0%
Financial & Insurance services	318	0.3%	328	0.3%	+9	-0.0%
Real estate / Goods rental & leasing	7,936	8.2%	7,132	7.0%	-804	-1.2%
Medical, welfare and other services	14,229	14.8%	15,815	15.7%	+1,586	+0.8%
Public sector	0	0	0	0	+0	+0.0%
Others (including individual loans)	7,755	8.1%	7,651	7.5%	-104	-0.5%
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>95,739</b>	<b>100.0%</b>	<b>100,697</b>	<b>100.0%</b>	<b>+4,958</b>	<b>+0.0%</b>

# Balance of Loans / Risk-monitored Loans by Industry (Ashikaga)

## Balance of Loans by Industry (non-consolidated)

	FYE20		Sep-21		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	514,732	10.4%	499,050	10.1%	-15,681	-0.2%
Agriculture / Forestry	12,834	0.2%	12,724	0.2%	-109	△0.0%
Fishery	618	0.0%	570	0.0%	-48	△0.0%
Mining / Quarrying of stones / Gravel	2,170	0.0%	2,144	0.0%	-25	△0.0%
Construction	166,875	3.3%	164,019	3.3%	-2,856	△0.0%
Electric, gas and water	89,147	1.8%	88,469	1.7%	-678	△0.0%
Telecommunication	21,291	0.4%	18,308	0.3%	-2,982	△0.0%
Transport / Postal activities	142,239	2.8%	139,527	2.8%	-2,711	△0.0%
Wholesale / Retailing services	404,094	8.1%	403,157	8.1%	-937	+0.0%
Financial & Insurance services	174,842	3.5%	174,178	3.5%	-664	+0.0%
Real estate / Goods rental & leasing	594,833	12.0%	612,715	12.4%	+17,882	+0.4%
Medical, welfare and other services (*)	377,758	7.6%	367,810	7.4%	-9,947	-0.1%
Public sector	439,977	8.8%	398,014	8.0%	-41,963	-0.8%
Others (including individual loans)	2,002,187	40.5%	2,043,549	41.4%	+41,362	+0.9%
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>4,943,603</b>	<b>100.0%</b>	<b>4,924,242</b>	<b>100.0%</b>	<b>-19,361</b>	<b>—</b>

## Risk-Monitored Loans by Industry (non-consolidated)

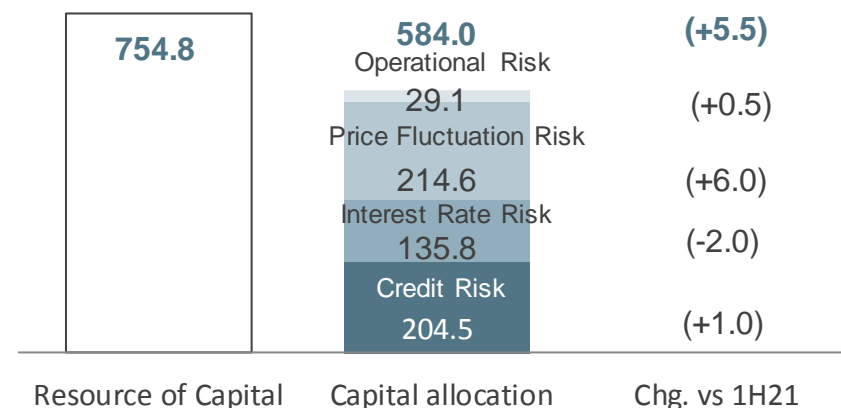
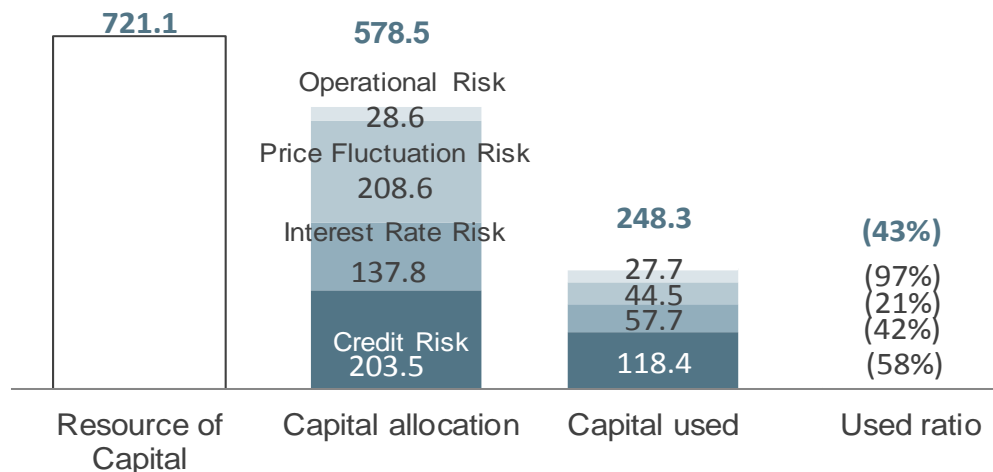
	FYE20		Sep-21		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	20,783	24.9%	21,598	24.7%	+815	-0.2%
Agriculture / Forestry	776	0.9%	828	0.9%	+51	+0.0%
Fishery	27	0.0%	27	0.0%	+0	△0.0%
Mining / Quarrying of stones / Gravel	-	—	-	—	—	—
Construction	6,885	8.2%	6,834	7.8%	-50	-0.4%
Electric, gas and water	582	0.6%	568	0.6%	-14	△0.0%
Telecommunication	210	0.2%	222	0.2%	+12	+0.0%
Transport / Postal activities	3,375	4.0%	4,121	4.7%	+745	+0.6%
Wholesale / Retailing services	19,538	23.4%	20,722	23.7%	+1,184	+0.2%
Financial & Insurance services	75	0.0%	106	0.1%	+30	+0.0%
Real estate / Goods rental & leasing	7,944	9.5%	8,678	9.9%	+733	+0.3%
Medical, welfare and other services (*)	14,323	17.1%	16,918	19.3%	+2,595	+2.1%
Public sector	-	-	-	—	—	—
Others (including individual loans)	8,788	10.5%	6,742	7.7%	-2,045	-2.8%
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>83,311</b>	<b>100.0%</b>	<b>87,370</b>	<b>100.0%</b>	<b>+4,058</b>	<b>—</b>

# Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

## Capital Allocation/ Capital Used as of Sep.30, 2021

## Capital Allocation (planned for 2H21) (¥bn)

Decided capital allocation for 2H21, based on the market outlook, and financial results and forecast of subsidiaries.



## Stress Test (Scenario of Article 177/178 by FSA Public Notice)

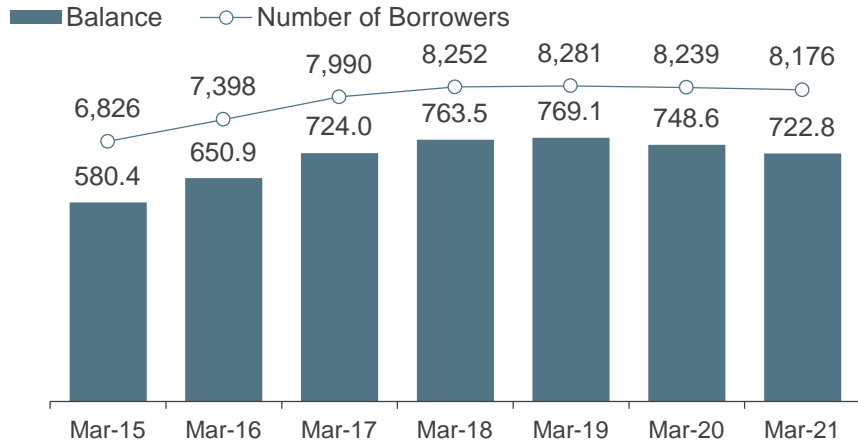
	Tail event scenario (Article 177)		Tailored event scenario (Article 178)	
	2021	2022	2021	2022
Parameter				
Real GDP	+2.70%	+1.20%	+2.53%	-2.43%
Nikkei Stock average	¥13,643	¥14,161	¥25,592	¥20,580
USD/Yen exchange rate	¥84.14	¥84.14	¥104.03	¥102.14
Capital ratio				
Domestic standard	8.58%	6.56%	9.90%	8.49%
CET1 ratio	8.01%	6.82%	11.34%	8.97%
Outline of scenario	Equity price declines that are similar to those at time of the Lehman shock on the financial markets, appreciation of the yen against the dollar, decline in domestic or overseas interest rates. Overseas economic slowdown.		During sluggish domestic demand and great uncertainty due to COVID-19, credit uneasiness are prolonged.	



# Apartment Loans (1) Portfolio

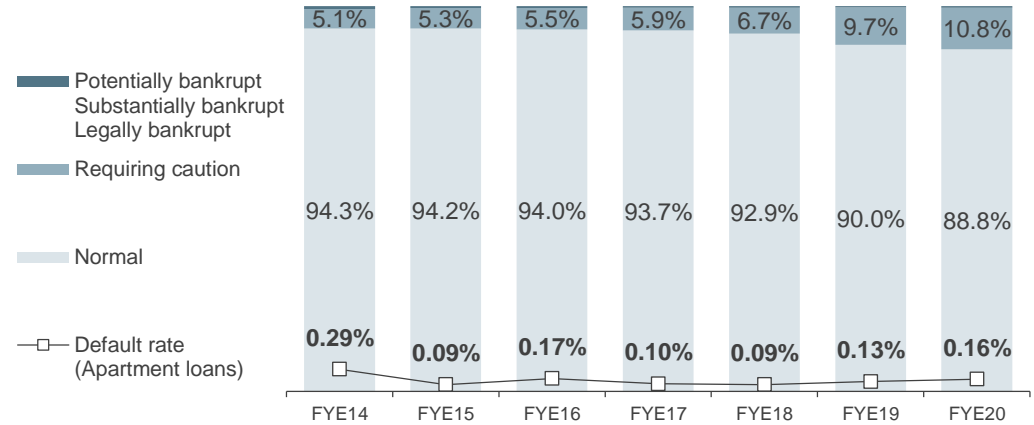
## Joyo Bank

### Number of Borrowers and Balance of Loans



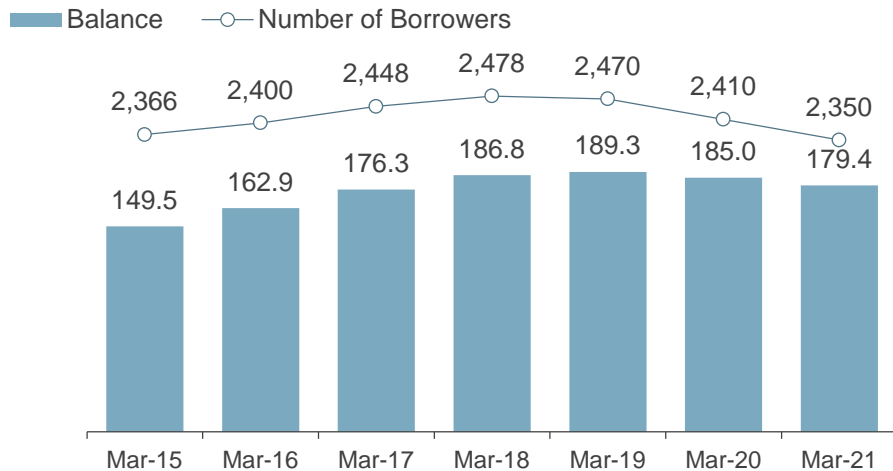
(¥bn)

### Borrower Rating Default Ratio



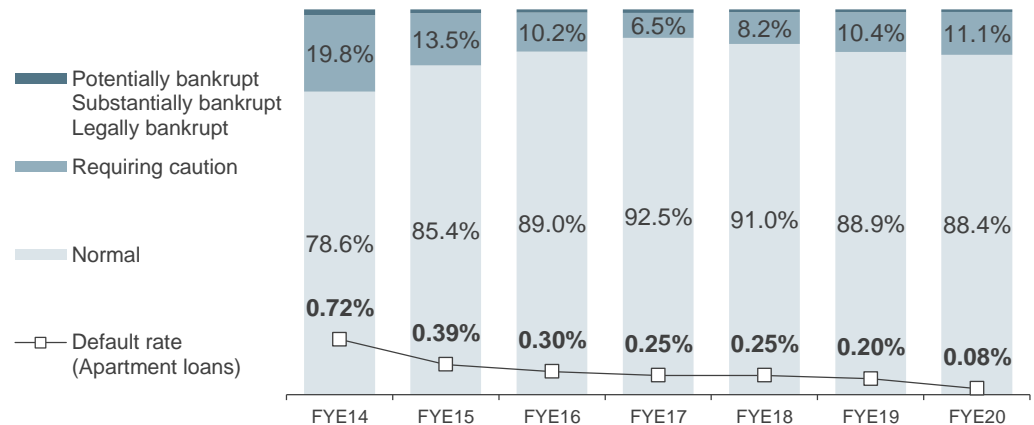
## Ashikaga Bank

### Number of Borrowers and Balance of Loans



(¥bn)

### Borrower Rating Default Ratio

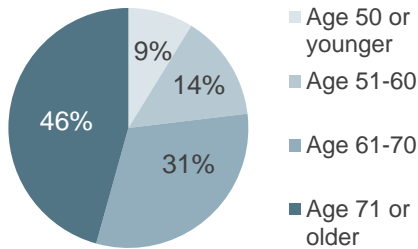


# Apartment Loans (3)

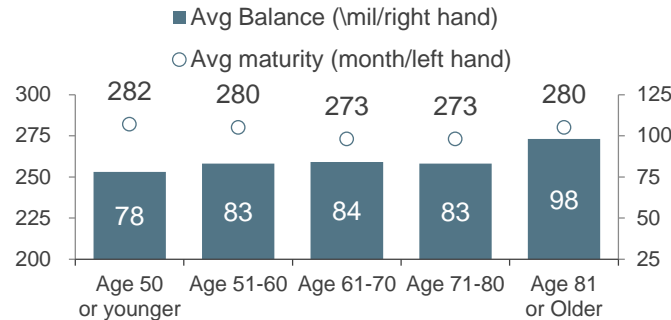
Source (Prefectural Average) : Ministry of Internal Affairs and Communications "Housing and Land Survey"

## Joyo Bank

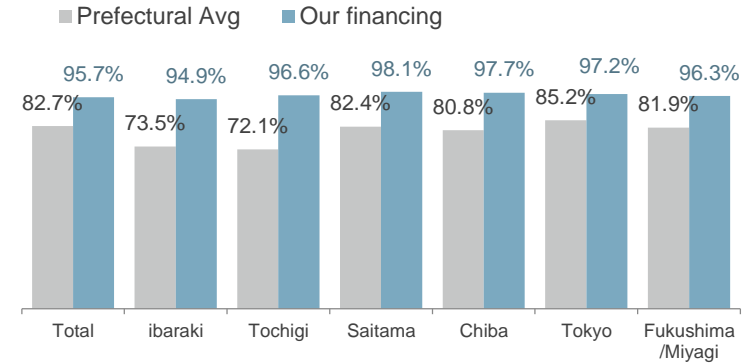
Composition by Age Group  
(by number of borrowers)



Avg. Balance and Maturity by Age Group

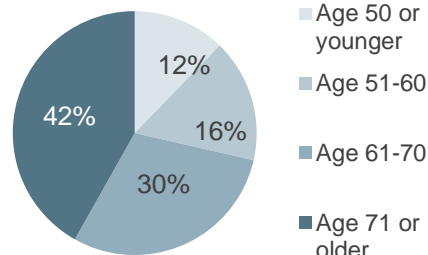


Occupancy Rate of Apartments by Area

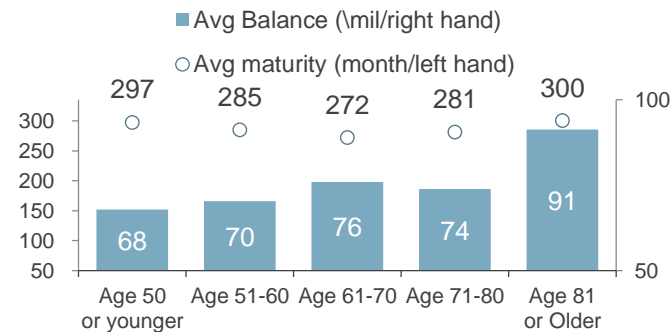


## Ashikaga Bank

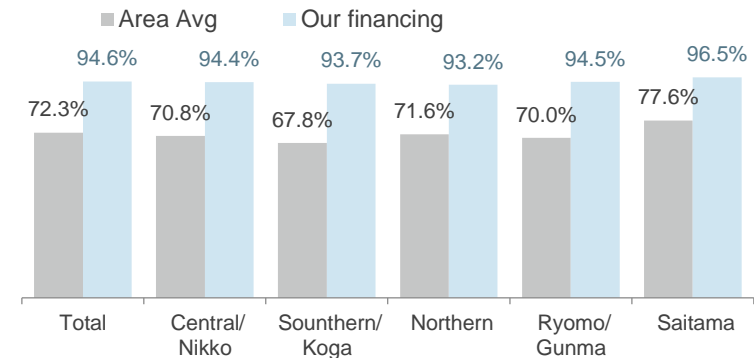
Composition by Age Group  
(by number of borrowers)



Avg. Balance and Maturity by Age Group



Occupancy Rate of Apartments by Area



The calculation range of "Target for monitoring" is as follows.

Joyo: Borrowers whose borrowing amount is ¥100 million or more as of Mar.31,2021, and whose borrowing amount is ¥50 million or more and 15 years after lending.

Ashikaga: Borrowers whose borrowing amount is ¥100 million or more as of Sep.30,2020 and who especially need attention.

# Cost Efficiency

## Joyo

(¥bn)

		1H16	FY16	1H17	FY17	1H18	FY18	1H19	FY19	1H19	FY20	1H21	YoY
Total expenses		35.0	68.5	33.7	66.3	33.2	65.3	32.7	64.2	31.2	61.7	30.5	-0.7
Personnel expenses		17.7	34.7	16.9	33.6	17.0	33.8	16.8	33.5	16.7	33.2	16.3	-0.3
Non-Personnel expenses		14.5	29.5	14.3	28.7	13.8	27.7	13.6	26.8	12.3	24.7	12.0	-0.3
Depreciation	1	3.0	6.1	3.1	6.3	3.0	5.9	2.6	5.2	2.4	4.8	2.2	-0.1
Deposit insurance cost	2	1.6	3.2	1.4	2.9	1.3	2.7	1.3	2.7	1.3	2.7	1.3	+0.0
Others (Excluding 1 & 2)		9.9	20.1	9.8	19.5	9.5	18.9	9.5	18.9	8.5	17.1	8.3	-0.1
Tax		2.7	4.2	2.4	3.9	2.2	3.8	2.2	3.8	2.1	3.7	2.1	-0.0
OHR(Core gross business income basis)		69.3%	68.9%	63.7%	63.5%	59.6%	60.1%	57.4%	57.7%	60.5%	58.0%	55.5%	-4.9%

## Ashikaga

(¥bn)

		1H16	FY16	1H17	FY17	1H18	FY18	1H19	FY19	1H19	FY20	1H21	YoY
Total expenses		23.3	46.4	23.4	47.2	24.2	48.8	25.3	50.7	24.4	48.4	23.9	-0.5
Personnel expenses		12.7	25.7	13.0	26.1	13.4	26.8	13.7	27.6	13.4	26.6	12.8	-0.5
Non-Personnel expenses		8.7	17.5	8.5	17.8	8.8	18.4	9.8	19.9	9.2	18.6	9.4	+0.1
Depreciation	1	1.1	2.1	0.9	1.9	1.0	2.2	1.2	2.8	2.1	4.2	2.2	+0.0
Deposit insurance cost	2	1.0	2.1	0.9	1.9	0.9	1.8	0.9	1.8	0.9	1.8	0.9	+0.0
Others (Excluding 1 & 2)		6.6	13.3	6.6	14.0	6.9	14.4	7.7	15.2	6.2	12.6	6.2	+0.0
Tax		1.8	3.2	1.7	3.2	1.9	3.5	1.7	3.1	1.7	3.0	1.6	-0.1
OHR(Core gross business income basis)		54.8%	56.4%	56.3%	56.9%	50.6%	55.6%	63.7%	65.7%	61.4%	60.5%	59.1%	-2.3%

# Number of Employees / Offices

## Joyo

	Sep-16	FYE16	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	YoY	(number) Compared to FYE20
Number of employees	3,384	3,281	3,437	3,332	3,419	3,320	3,391	3,319	3,354	3,267	3,303	-51	+36
Number of offices	420	406	407	404	403	399	399	383	382	382	382	+0	+0
Domestic	179	180	181	183	184	183	184	186	188	185	185	-3	+0
Overseas <sup>*</sup>	3	3	3	4	4	4	4	4	4	4	4	+0	+0
ATM spot	238	223	223	217	215	212	211	193	190	193	193	+3	+0
Own ATM	868	856	849	844	837	802	793	770	753	720	726	-27	+6

\*All overseas offices are representative office.

## Ashikaga

	Sep-16	FYE16	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	YoY	(number) Compared to FYE20
Number of employees	2,880	2,810	2,900	2,826	2,925	2,857	2,926	2,831	2,805	2,698	2,716	-89	+18
Number of offices	364	367	368	369	369	368	366	364	365	361	364	-1	+3
Domestic	154	154	152	153	153	154	150	150	146	143	139	-7	-4
Overseas <sup>*</sup>	1	1	1	2	2	2	2	2	2	2	2	+0	+0
ATM spot	209	212	215	214	214	212	214	212	217	216	223	+6	+7
Own ATM	709	714	709	706	684	673	669	659	659	646	641	-18	-5

\*All overseas offices are representative office.

# Shareholder Composition

## ● Changes of Shareholder Composition (Mebuki FG)

	Oct. 1, 2016			Mar. 31, 2021			Sep. 30, 2021			Chg (vs Mar. 31, 2021)		
	Number of Shareholders	Stock (Thousands)	%	Number of Shareholders	Stock (Thousands)	%	Number of Shareholders	Stock (Thousands)	%	Number of Shareholders	Stock (Thousands)	%
Public sector	3	348	0.0%	3	348	0.0%	3	348	0.0%	+0	+0	+0.0%
Financial & insurance	72	357,792	30.3%	54	392,348	33.2%	51	398,028	33.7%	-3	+5,680	+0.4%
Securities	41	22,878	1.9%	46	154,535	13.1%	47	77,655	6.5%	+1	-76,879	-6.5%
Corporate	1,124	338,826	28.7%	1,166	137,590	11.6%	1,152	138,429	11.7%	-14	+839	+0.0%
Foreign	475	242,387	20.5%	361	221,088	18.7%	353	226,590	19.2%	-8	+5,501	+0.4%
Individual & others	33,917	216,817	18.3%	54,952	254,000	21.5%	57,117	259,311	21.9%	+2,165	+5,310	+0.4%
Treasury stocks	1	4	0.0%	1	19,143	1.6%	1	78,692	6.6%	+0	+59,548	+5.0%
Total	35,633	1,179,055	100.0%	56,583	1,179,055	100.0%	58,724	1,179,055	100.0%	+2,141	+0	-

## ● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Sep. 30, 2021)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31, 2021)
The Master Trust Bank of Japan, Ltd. (Trust Account)	136,290	12.38%	+6.42%
Custody Bank of Japan, Ltd. (Trust Account)	54,015	4.90%	+1.05%
Nomura Securities Co., Ltd	46,785	4.25%	-4.95%
Nippon Life Insurance Company	27,590	2.50%	-0.46%
STATE STREET BANK AND TRUST COMPANY 505223	23,281	2.11%	+0.13%
Sompo Japan Insurance Inc.	22,848	2.07%	-0.36%
Sumitomo Life Insurance Company	21,659	1.96%	+0.10%
MUFG Bank, Ltd.	17,780	1.61%	+0.08%
Custody Bank of Japan, Ltd. (Trust Account 9)	17,544	1.59%	-0.05%
Dai-ici Life Insurance Company, Ltd.	15,958	1.45%	-0.26%

Shareholding ratio is calculated using the total number of shares excluding treasury stock.

Such figures less than second decimal place are disregarded.

# Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Product-related Indicators)

## Ibaraki Prefecture

	Index of Industrial Production Index 2015=100			Index of Producers' Shipment 2015=100			Index of Producers' Inventory of Finished Goods 2015=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
	FY 2015	98.9	—	-2.2	99.6	—	-1.7	96.6	—
FY 2016	97.9	—	-1.0	99.9	—	+0.3	95.4	—	-1.2
FY 2017	101.1	—	+3.3	100.2	—	+0.3	96.0	—	+0.6
FY 2018	99.7	—	-1.4	99.4	—	-0.8	96.4	—	+0.4
FY 2019	99.2	—	-0.5	97.9	—	-1.5	97.6	—	+1.2
FY 2020	90.0	—	-9.3	89.1	—	-9.0	84.9	—	-13.0
2019 4-6	104.1	+3.8	+7.2	102.1	+3.0	+2.8	103.1	+2.4	+7.4
7-9	100.1	-3.8	+1.0	99.1	-2.9	+1.3	103.0	-0.1	+1.7
10-12	95.9	-4.2	-6.7	95.9	-3.2	-6.4	103.3	+0.3	+3.2
2020 1-3	95.8	-0.1	-2.2	94.1	-1.9	-3.0	101.1	-2.1	+1.2
2020 4-6	86.9	-9.3	-17.2	84.5	-10.2	-17.1	95.4	-5.6	-7.6
7-9	86.5	-0.5	-14.5	86.2	+2.0	-14.4	90.2	-5.5	-11.4
10-12	89.8	+3.8	-5.4	90.7	+5.2	-3.7	87.0	-3.5	-16.1
2021 1-3	96.1	+7.0	-0.4	94.7	+4.4	-0.8	88.0	+1.1	-13.0
2021 4-6	104.5	+8.7	+20.0	101.7	+7.4	+20.3	85.9	-2.4	-10.0
7-9	—	—	—	—	—	—	—	—	—
2021 1	96.2	+7.7	-5.0	94.1	+4.4	-4.2	88.6	+1.8	-15.4
2	98.5	+2.4	+0.7	97.0	+3.1	-4.3	90.8	+2.5	-10.9
3	93.7	-4.9	+2.7	92.9	-4.2	+5.0	88.0	-3.1	-13.0
4	102.5	+9.4	+12.4	103.4	+11.3	+17.0	86.3	-1.9	-12.0
5	104.6	+2.0	+24.5	98.3	-4.9	+22.4	87.4	+1.3	-10.4
6	106.3	+1.6	+24.3	103.4	+5.2	+22.1	85.9	-1.7	-10.0
7	100.5	-5.5	+17.1	97.7	-5.5	+12.4	86.7	+0.9	-3.7
8	97.2	-3.3	+12.5	94.1	-3.7	+10.4	90.8	+4.7	+1.8
9	—	—	—	—	—	—	—	—	—

Source Ibaraki Prefecture Government Statistics Division

\* Seasonal adjustment X-12-ARIMA

\* Carender year basis

## Tochigi Prefecture

	Index of Industrial Production Index 2015=100			Index of Producers' Shipment 2015=100			Index of Producers' Inventory of Finished Goods 2015=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
	FY 2015	100.0	-	-1.8	100.0	-	-1.2	91.2	-
FY 2016	98.8	-	-1.2	99.2	-	-0.8	92.1	-	+1.0
FY 2017	100.8	-	+2.0	100.6	-	+1.4	95.1	-	+3.3
FY 2018	97.9	-	-2.9	95.9	-	-4.7	94.7	-	-0.4
FY 2019	95.4	-	-2.5	93.5	-	-2.5	95.3	-	+0.6
FY 2020	89.1	-	-6.6	87.7	-	-6.2	100.5	-	+5.5
2019 4-6	97.6	+0.8	-0.6	96.2	+1.8	+0.0	107.7	+0.9	+10.9
7-9	96.8	-0.9	-0.4	95.3	-0.9	-0.4	104.5	-3.0	-2.7
10-12	91.1	-5.9	-7.1	88.8	-6.9	-7.0	103.4	-1.1	+2.3
2020 1-3	92.1	+1.1	-5.1	88.5	-0.3	-7.0	103.4	+0.0	-3.1
2020 4-6	86.4	-6.2	-10.9	85.1	-3.8	-10.9	95.4	-7.7	-11.4
7-9	88.3	+2.2	-9.0	88.3	+3.7	-7.6	108.8	+14.0	+4.1
10-12	90.0	+1.9	-1.0	89.2	+1.0	+0.7	109.0	+0.2	+5.4
2021 1-3	91.3	+1.4	-0.3	91.0	+2.1	+4.1	102.4	+1.9	+6.2
2021 4-6	95.0	+4.0	+10.1	96.5	+6.0	+13.5	117.6	+14.8	+10.2
7-9	—	—	—	—	—	—	—	—	—
2021 1	89.8	-3.3	-7.3	86.4	-6.9	-6.2	109.6	+0.6	+7.2
2	90.9	+1.2	+2.0	91.2	+5.6	+4.8	107.7	-1.7	+8.9
3	93.3	+2.6	+3.6	95.5	+4.7	+12.2	109.8	+1.9	+6.2
4	97.4	+4.4	+8.8	99.8	+4.5	+15.0	113.7	+3.6	+6.4
5	89.9	-7.7	+5.8	91.9	-7.9	+9.6	104.4	-8.2	+3.1
6	97.7	+8.7	+7.5	97.7	+6.3	+8.7	97.7	-6.4	-8.4
7	90.9	-7.0	+2.1	92.5	-5.3	+5.2	103.5	+5.9	+4.5
8	89.8	-1.2	+3.1	87.8	-5.1	+3.9	113.4	+9.6	+8.9
9	—	—	—	—	—	—	—	—	—

Source Tochigi Prefecture Government Statistics Division

\* Seasonal adjustment X-12-ARIMA

\* Carender year basis

# Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Export Value)

## Ibaraki Prefecture (Total amount of 3 customs in Ibaraki)

(¥bn/%)

		Export					Import				
		Total		Kashima	Hitachi	Tsukuba	Total		Kashima	Hitachi	Tsukuba
		Amount	Chg YoY				Amount	Chg YoY			
FY	2014	915.5	-4.8	449.6	398.3	67.7	1,631.8	-24.4	1,284.3	329.0	18.5
FY	2015	887.3	-3.1	444.2	375.2	67.9	1,322.9	-19.0	997.5	305.4	20.2
FY	2016	949.6	+7.0	396.7	471.3	81.6	1,212.3	-8.4	886.5	309.7	16.1
FY	2017	1,344.8	+41.6	406.6	830.1	108.1	1,503.6	+24.0	1,099.2	387.7	16.7
FY	2018	1,256.6	-6.6	435.6	701.3	119.7	1,616.8	+7.5	1,179.1	423.2	14.5
FY	2019	1,333.8	+6.1	444.7	783.4	105.7	1,548.8	-4.3	1,123.4	411.7	13.7
FY	2020	1,083.8	-18.7	279.2	719.1	85.6	1,089.9	-29.6	760.2	317.6	12.1
2019	4-6	328.8	+24.7	119.6	179.2	30.0	388.3	+19.0	294.3	90.6	3.5
	7-9	324.5	+1.3	107.2	189.6	27.8	396.1	-11.0	282.0	110.3	3.8
	10-12	351.2	-0.1	111.2	213.7	26.3	394.3	-15.1	288.2	102.7	3.3
2020	1-3	329.4	+2.5	106.8	200.9	21.6	369.1	-3.3	258.1	107.9	3.2
2020	4-6	159.2	-51.6	59.1	81.8	18.3	235.7	-39.4	143.0	90.3	2.4
	7-9	316.2	-2.6	58.5	239.4	18.3	244.2	-38.4	174.9	66.5	2.7
	10-12	312.5	-11.0	64.5	225.8	22.1	270.8	-31.3	193.5	74.1	3.3
2021	1-3	296.0	-10.1	97.1	171.9	26.9	339.1	-8.1	248.8	86.7	3.7
2021	4-6	350.6	+120.3	122.8	197.3	30.5	436.1	+85.0	303.5	129.4	3.1
	7-9	379.3	+20.0	153.4	197.0	29.0	433.1	+77.4	311.4	117.6	4.1
2021	1	86.2	+0.3	24.2	55.0	7.0	100.9	-31.2	64.7	34.6	1.5
	2	77.6	-34.9	27.5	41.8	8.3	97.4	-7.0	75.4	20.9	1.1
	3	132.2	+6.5	45.5	75.2	11.6	140.9	+19.6	108.7	31.1	1.0
	4	107.4	+58.7	38.1	59.4	9.9	143.4	+30.6	104.2	38.4	0.8
	5	103.0	+178.8	37.7	54.8	10.5	148.0	+131.0	97.5	49.6	0.9
	6	140.3	+156.8	47.0	83.1	10.1	144.7	+134.0	101.9	41.4	1.3
	7	140.4	+28.3	48.6	83.0	8.8	138.5	+87.3	108.0	29.3	1.2
	8	123.5	+39.5	50.7	62.6	10.2	149.9	+78.1	100.4	48.3	1.2
	9	115.4	-2.4	54.1	51.4	9.9	144.6	+68.1	103.0	39.9	1.7

## Tochigi Prefecture

(¥bn/%)

		Export		Import	
		Amount	Chg YoY	Amount	Chg YoY
FY	2014	114.6	-7.0	36.7	+22.5
FY	2015	124.1	+8.3	58.5	+59.7
FY	2016	117.6	-5.2	53.8	-8.0
FY	2017	149.1	+26.8	30.2	-43.9
FY	2018	164.7	+10.5	47.8	+58.2
FY	2019	125.2	-23.9	36.3	-24.1
FY	2020	163.7	+30.7	42.1	+16.0
2019	4-6	31.0	-27.7	5.7	-58.5
	7-9	32.6	-19.1	11.1	-8.9
	10-12	30.5	-36.4	11.9	-6.8
2020	1-3	31.2	-7.2	7.6	-16.3
2020	4-6	41.2	+32.9	14.1	+146.8
	7-9	43.3	+32.8	11.4	+2.8
	10-12	42.6	+39.9	9.2	-23.4
2021	1-3	36.6	+17.3	7.4	-1.8
2021	4-6	43.8	+6.3	12.3	-12.7
	7-9	40.0	-7.8	10.7	-5.5
2021	1	12.7	+12.8	2.9	+11.6
	2	10.0	+4.1	3.4	+169.3
	3	13.9	+34.5	1.2	-68.7
	4	16.6	-4.7	6.0	-38.6
	5	10.5	-6.1	5.2	+105.6
	6	16.8	+32.4	1.1	-37.3
	7	12.1	+18.1	1.4	-74.8
	8	15.9	+5.8	4.8	+461.3
	9	12.0	-33.6	4.5	-5.9

# Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Investment-related Indicators)

## Ibaraki Prefecture

		Constructed Public Works Orders						Housing Starts				Building Construction Started (Business Construction)	
		Prefecture		Municipalities		Total		Floor Space					
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY	Km <sup>2</sup>	YoY	Km <sup>2</sup>	YoY
	FY 2014	374,370	-13.5	101,242	-1.1	156,301	+10.7	21,946	-9.9	2,029	-12.7	1,312	-11.6
	FY 2015	371,125	-0.9	108,825	+7.5	165,666	+6.0	22,528	+2.7	1,993	-1.8	1,307	-0.4
	FY 2016	400,070	+7.8	117,658	+8.1	181,346	+9.5	22,805	+1.2	2,014	+1.0	1,349	+3.2
	FY 2017	339,846	-15.1	104,032	-11.6	156,276	-13.8	20,894	-8.4	1,919	-4.7	1,876	+39.1
	FY 2018	331,270	-2.5	115,766	+11.3	122,411	-21.7	19,858	-5.0	1,886	-1.7	1,150	-38.7
	FY 2019	361,360	+9.1	111,212	-3.9	136,021	+11.1	17,765	-10.5	1,726	-8.5	1,434	+24.6
	FY 2020	387,697	+7.3	119,063	+7.1	134,413	-1.2	16,380	-7.8	1,601	-7.2	1,091	-23.9
2019	4-6	94,993	+22.9	16,879	-10.9	32,653	-1.9	4,954	-0.8	482	+2.0	468	+90.9
	7-9	105,188	+12.4	32,435	-1.2	50,700	+16.6	4,568	-14.0	446	-9.2	263	-8.3
	10-12	94,198	+0.2	31,719	-4.1	39,983	+23.5	4,292	-20.4	418	-19.4	380	+31.1
2020	1-3	66,981	+1.0	30,179	-2.5	12,685	-4.5	3,951	-5.0	380	-5.8	323	-1.8
2020	4-6	107,707	+13.4	21,665	+28.4	38,920	+19.2	4,097	-17.3	398	-17.4	289	-38.3
	7-9	132,329	+25.8	39,685	+22.4	48,562	-4.2	3,991	-12.6	383	-14.1	279	+6.3
	10-12	86,069	-8.6	38,405	+21.1	29,414	-26.4	4,300	+0.2	425	+1.7	203	-46.5
2021	1-3	61,593	-8.0	19,309	-36.0	17,517	+38.1	3,992	+1.0	395	+4.0	320	-1.1
2021	4-6	94,135	-12.6	18,442	-14.9	36,575	-6.0	4,856	+18.5	463	+16.1	318	+10.0
	7-9	120,991	-8.6	41,132	+3.6	43,949	-9.5	3,098	-22.4	291	-24.0	213	-23.8
2021	1	12,779	-26.2	1,690	-69.5	3,874	-8.6	1,261	+7.5	124	+9.4	86	-28.9
	2	13,451	+3.3	2,499	-53.1	3,567	-21.4	1,257	-4.0	126	+3.5	151	+83.5
	3	35,362	-3.5	15,119	-21.7	10,076	+157.8	1,474	+0.3	145	+0.1	83	-31.1
	4	17,761	-18.4	7,480	-18.3	4,317	-54.3	1,854	+31.3	171	+26.5	80	-51.0
	5	37,509	-25.4	4,172	-16.5	14,393	+24.9	1,346	+20.4	134	+22.5	183	+315.3
	6	38,865	+8.9	6,790	-9.6	17,864	-0.5	1,656	+5.7	157	+2.5	55	-33.0
	7	45,021	+4.0	12,968	+8.5	19,212	+8.1	1,599	+22.9	149	+21.5	95	-20.4
	8	32,774	-23.8	12,611	+18.8	9,681	-13.5	1,499	+15.4	142	+13.6	118	+111.4
	9	43,196	-6.2	15,552	-9.2	15,055	-23.2	1,761	+26.6	165	+21.8	217	+108.2
Source		East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					



# Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Investment-related Indicators)

## Tochigi Prefecture

		Constructed Public Works Orders						Housing Starts				Building Construction Started (Business Construction)	
		Prefecture		Municipalities		Total		Floor Space		Km <sup>2</sup>	YoY		
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY			Km <sup>2</sup>	YoY
FY 2014		154,210	+6.3	43,742	-1.8	77,490	+12.5	13,479	-6.5	1,297	-12.5	940	-3.2
FY 2016		153,046	-0.8	53,230	+21.7	73,363	-5.3	13,122	-2.6	1,256	-3.2	1,044	+11.1
FY 2016		156,285	+2.1	54,436	+2.3	64,641	-11.9	14,602	+11.3	1,367	+8.9	929	-11.0
FY 2017		142,895	-8.6	56,857	+4.4	62,279	-3.7	13,380	-8.4	1,291	-5.6	1,051	+13.1
FY 2018		164,486	+15.1	62,668	+10.2	76,368	+22.6	12,736	-4.8	1,252	-3.0	1,007	-4.2
FY 2019		197,336	+20.0	66,631	+6.3	89,584	+17.3	12,251	-3.8	1,238	-1.1	840	-16.6
FY 2020		227,438	+15.3	89,700	+34.6	89,792	+0.2	10,651	-13.1	1,084	-12.4	790	-6.0
2019	4-6	50,933	-7.1	14,189	-11.7	20,362	-22.6	3,070	-4.3	322	+0.3	202	-13.5
	7-9	64,741	+28.8	21,833	+20.0	33,633	+27.9	3,165	-6.0	325	+0.9	254	-31.2
	10-12	50,447	+20.8	18,264	-15.0	23,828	+43.1	3,011	-11.9	298	-12.5	193	-10.1
2020	1-3	31,215	+77.1	12,345	+78.3	11,761	+65.7	3,005	+9.6	293	+9.3	191	+0.7
2020	4-6	91,760	+80.2	33,769	+138.0	36,001	+76.8	2,624	-14.5	269	-16.6	168	-16.7
	7-9	64,399	-0.5	23,763	+8.8	25,757	-23.4	2,707	-14.5	267	-17.8	241	-5.0
	10-12	45,720	-9.4	19,719	+8.0	19,997	-16.1	2,736	-9.1	284	-4.8	212	+9.6
2021	1-3	25,559	-18.1	12,449	+0.8	8,037	-31.7	2,584	-14.0	265	-9.7	168	-12.0
2021	4-6	80,905	-11.8	21,947	-35.0	29,496	-18.1	2,822	+7.5	282	+4.9	175	+3.9
	7-9	52,599	-18.3	23,693	-0.3	20,466	-20.5	2,717	+0.4	284	+6.2	127	-47.4
2021	1	6,096	-12.4	3,217	+0.2	1,728	-32.7	692	-32.7	73	-26.8	96	+101.7
	2	5,179	-57.7	3,014	-4.1	2,038	-57.8	800	+6.1	81	+6.4	31	-28.5
	3	14,284	+18.9	6,218	+3.8	4,271	-2.2	1,092	-10.7	110	-5.6	41	-59.0
	4	24,491	-45.8	10,070	-49.9	8,368	-61.1	739	+6.8	77	+1.5	58	+11.6
	5	23,531	+37.2	6,320	+3.2	12,918	+156.7	879	-13.0	84	-18.0	45	-39.6
	6	32,883	+11.8	5,557	-26.2	8,210	-13.4	1,204	+30.6	121	+33.6	72	+70.3
	7	16,718	-20.3	6,795	-1.7	7,220	-13.6	1,042	+23.2	108	+24.8	40	-51.9
	8	20,139	-8.8	8,547	+13.1	7,248	-14.8	877	-2.8	93	+6.4	44	-59.3
	9	15,742	-26.2	8,351	-10.1	5,998	-32.6	798	-16.8	83	-11.3	43	-13.7
Source		East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					

# Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Consumption-related Indicators)

		Household consumption Expenditure		Sales of Large-scale Retail Stores		Mass merchandise specialty retailers sales value				Consumer Price Index		Auto Sales			
		(Worker's Households with Two People or More) (MitoCity)		All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	(Mito City)		Newly Registered Passenger Vehicles+ Mini-vehicle Sales		Newly Registered Passenger Vehicles	
		¥Thousand	YoY							YoY		YoY		Index	YoY
	FY 2014	323	-3.5	-0.2	-1.8	—	—	—	—	99.9	+3.3	116,723	-6.3	70,819	-8.8
	FY 2015	330	+2.4	+3.4	+0.8	-0.4	+7.0	+0.5	—	99.8	+0.0	108,089	-7.4	71,236	+0.6
	FY 2016	325	-1.6	+2.4	-0.4	-2.8	+3.5	-0.8	—	97.8	-0.1	111,245	+2.9	77,359	+8.6
	FY 2017	337	+3.7	-2.1	+0.0	+2.0	+3.3	-2.6	+1.0	98.6	+0.8	112,310	+1.0	76,930	-0.6
	FY 2018	325	-3.6	+1.8	-0.1	+2.5	+4.9	-1.6	+1.1	99.5	+0.9	113,497	+1.1	78,025	+1.4
	FY 2019	301	-7.3	-0.1	-0.3	+7.4	+7.2	+1.8	+0.4	100.3	+0.8	109,312	-3.7	73,256	-6.1
	FY 2020	315	+4.6	+6.2	+1.1	+8.0	+7.5	+9.4	-3.2	99.9	-0.4	101,060	-7.5	66,311	-9.5
2019	4-6	283	-17.3	+0.2	+0.2	+9.7	+3.9	-0.8	+0.7	100.0	+1.1	25,870	+2.4	17,611	+2.8
	7-9	320	+1.8	+0.1	-0.1	+19.4	+7.5	+6.6	-0.4	100.2	+0.7	29,747	+9.5	20,236	+8.4
	10-12	305	+1.7	-2.0	-1.5	-4.3	+5.1	-2.7	+1.3	100.6	+0.7	22,745	-15.3	14,807	-20.2
2020	1-3	296	-13.5	+1.4	+0.3	+4.3	+12.1	+5.0	+0.2	100.3	+0.6	30,950	-9.5	20,602	-12.9
2020	4-6	319	+12.5	+7.4	+0.5	+23.7	+13.4	+15.5	-4.6	100.1	+0.2	17,557	-32.1	11,904	-32.4
	7-9	302	-5.6	+6.8	+1.2	-7.6	+7.3	+7.3	-3.8	100.0	-0.2	25,194	-15.3	16,061	-20.6
	10-12	304	-0.5	+7.4	+3.0	+14.8	+8.5	+9.5	-2.9	99.5	-1.1	26,206	+15.2	17,389	+17.4
2021	1-3	336	+13.5	+3.1	-0.3	+6.2	+1.4	+5.0	-1.6	99.8	-0.5	32,103	+3.7	20,957	+1.7
2021	4-6	296	-7.0	-0.3	-1.0	-14.7	+1.1	-4.3	+2.7	99.4	-0.7	21,463	+22.2	14,078	+18.3
	7-9	264	-12.5	—	—	—	—	—	—	100.1	+0.0	20,922	-17.0	14,102	-12.2
2021	1	272	-11.2	+5.9	+2.1	+13.0	+7.8	+13.2	-1.8	99.8	-0.6	9,212	+6.8	6,060	+6.2
	2	368	+40.7	+1.6	-2.0	+2.7	-3.0	+1.6	-4.8	99.8	-0.5	9,878	-0.6	6,363	-2.9
	3	369	+14.9	+1.8	-0.8	+2.3	-0.2	+0.7	+1.8	99.9	-0.3	13,013	+5.1	8,534	+2.3
	4	276	-6.2	+2.1	+1.4	-0.2	-3.0	+0.3	+5.6	99.0	-0.8	7,489	+25.1	4,798	+19.6
	5	346	-2.0	-0.5	-1.3	-10.9	+4.7	-3.7	+3.3	99.5	-0.8	6,568	+46.4	4,308	+31.7
	6	267	-13.5	-2.2	-2.9	-27.5	+1.7	-9.6	-0.7	99.8	-0.4	7,406	+4.5	4,972	+7.6
	7	256	-3.1	+0.7	-0.6	+2.0	+3.5	-4.8	+4.5	99.9	-0.2	7,612	-9.3	5,327	+1.9
	8	277	-3.9	-1.5	-2.5	-18.4	+3.7	-13.2	-3.0	100.1	+0.1	6,659	-1.2	4,442	+7.7
	9	261	-26.4	—	—	—	—	—	—	100.2	+0.2	6,651	-33.9	4,333	-35.4
Source		Ministry of Internal Affairs and Communications			Kanto Bureau of Economy, Trade and Industry					Ibaraki Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Ibaraki Branch)			

# Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Consumption-related Indicators)

		Household consumption Expenditure		Sales of Large-scale Retail Stores		Mass merchandise specialty retailers sales value				Consumer Price Index		Auto Sales			
		(Worker's Households w with Two or More) (Utsunomiya City)		All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	(Utsunomiya City)		Newly Registered Passenger Vehicles+ Mini-vehicle Sales		Newly Registered Passenger Vehicles	
		¥Thousand	YoY							YoY		YoY		Index	YoY
	FY 2014	360	+5.5	+1.3	+0.1	-	-	-	-	97.8	3.3	90,622	-5.7	55,867	-8.1
	FY 2015	310	-13.8	+0.8	-0.4	+6.9	+8.6	-1.4	-	98.9	1.1	83,754	-7.6	55,574	-0.5
	FY 2016	302	-2.6	+1.4	-0.4	+0.0	+4.8	-0.4	-	98.6	-0.3	82,721	-1.2	56,970	+2.5
	FY 2017	333	+10.3	+0.9	-0.7	+4.6	+6.2	+0.2	+1.5	98.8	0.2	86,263	+4.3	58,103	+2.0
	FY 2018	345	+3.5	+0.5	-0.6	+8.6	+5.3	-0.3	+1.2	99.3	0.5	84,963	-1.5	56,505	-2.8
	FY 2019	338	-2.0	-0.8	-1.5	+15.0	+6.4	+0.3	+0.6	99.8	0.5	81,947	-3.5	53,458	-5.4
	FY 2020	304	-10.0	+0.1	-1.8	+20.2	+11.1	+7.3	-3.4	100.0	0.2	72,151	-12.0	46,618	-12.8
2019	4-6	311	-8.9	-0.4	-1.3	+18.0	+4.2	+0.5	+0.9	99.8	+0.8	18,888	+0.0	12,113	-4.8
	7-9	327	-3.5	-0.6	-1.0	+23.9	+8.6	+4.4	-1.1	99.6	+0.2	21,836	+5.4	14,364	+4.1
	10-12	367	+0.4	-2.4	-2.7	+3.6	+7.3	-3.5	+1.1	100.2	+0.5	18,569	-7.6	12,307	-8.2
2020	1-3	345	+3.8	-0.7	-1.4	+11.0	+14.0	+3.0	-0.2	100.2	+0.5	22,654	-10.4	14,674	-11.5
2018	4-6	284	-8.8	-3.1	-6.0	+36.6	+16.3	+12.4	-5.8	100.1	+0.3	12,429	-34.2	8,395	-30.7
	7-9	274	-16.5	+0.4	-2.3	+6.5	+7.2	+5.8	-4.3	100.2	+0.7	18,443	-15.5	11,745	-18.2
	10-12	330	-10.2	+3.4	+2.2	+29.9	+7.3	+7.8	-3.2	99.5	-0.8	18,551	-0.1	12,105	-1.6
2021	1-3	329	-4.7	+0.2	-1.3	+30.5	+0.8	+5.0	-2.6	99.8	-0.4	22,728	+0.3	14,373	-2.1
2021	4-6	318	+11.9	+4.2	+3.1	-6.5	-2.5	-6.5	+2.6	99.2	-0.9	15,007	+20.7	9,648	+14.9
	7-9	-	-	-	-	-	-	-	-	99.5	-0.7	15,013	-18.6	10,054	-14.4
2021	1	374	+12.9	-1.8	-3.7	+22.6	+9.2	+9.5	-3.3	99.7	-0.6	6,407	+3.1	4,142	+3.7
	2	250	-24.8	-0.9	-3.4	+15.4	-3.1	+2.2	-5.9	99.7	-0.5	6,888	-6.7	4,311	-11.1
	3	362	-2.5	+3.2	+2.7	+51.4	-3.2	+3.3	+1.1	99.9	-0.1	9,433	+4.2	5,920	+1.6
	4	294	+7.6	+8.1	+6.7	+0.8	-6.3	-1.0	+5.7	98.9	-1.3	4,928	+27.9	3,078	+22.7
	5	354	+18.1	+7.7	+6.5	+4.9	-0.7	-5.1	+3.1	99.1	-1.1	4,787	+45.4	3,060	+25.2
	6	304	+9.3	-2.6	-3.5	-21.5	-0.4	-13.3	-0.9	99.6	-0.4	5,292	+0.2	3,510	+2.0
	7	298	+11.3	+0.6	+0.4	-10.2	+0.9	-4.0	+4.4	99.4	-0.9	5,885	-6.1	4,051	+2.1
	8	304	+4.8	-3.0	-3.5	-10.8	+2.5	-12.3	-2.5	99.4	-1.1	4,697	-3.4	3,106	+2.6
	9	-	-	-	-	-	-	-	-	99.8	-0.1	4,431	-39.4	2,897	-39.0
Source	Ministry of Internal Affairs and Communications		Kanto Bureau of Economy, Trade and Industry							Tochigi Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Tochigi Branch)			

# Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Employment-related Indicators)

## Ibaraki Prefecture

		Employment Indexes of Regular Workers 2015=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2015=100				Overtime Work Index 2015=100		Job Opening Ratio (Original Figures)		Unemployment Figures (Number Receiving Unemployment Benefits)	
		All Industries		Manufactureing		Nominal		Real		All Industries	Manufactureing	New	Active	Number	YoY
		Index	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio			
FY2014		99.3	-0.1	100.4	-1.7	99.6	+1.5	99.8	-2.2	122.3	107.3	1.53	1.08	8,943	-15.6
FY2015		100.1	+0.9	99.8	-0.6	100.2	+0.6	100.3	+0.6	96.7	97.2	1.63	1.16	8,478	-5.2
FY2016		100.8	+0.7	99.6	-0.2	101.1	+0.9	101.3	+0.9	99.6	94.5	1.84	1.28	7,934	-6.4
FY2017		101.0	+0.2	97.7	-1.9	104.9	+3.8	104.1	+2.8	110.2	96.0	2.14	1.50	7,277	-8.3
FY2018		101.6	+0.6	100.7	+3.1	104.5	-0.4	102.8	-1.3	102.8	91.9	2.22	1.62	7,001	-3.8
FY2019		101.3	-0.3	100.5	-0.2	105.3	+0.8	102.6	-0.2	98.8	88.8	2.23	1.58	7,444	+6.3
FY2020		100.2	-1.1	98.5	-1.9	104.4	-0.9	102.1	-0.5	87.4	71.5	2.00	1.27	9,184	+23.4
2019	4-6	101.5	-0.0	101.8	+1.7	110.2	-2.9	107.9	-4.0	93.5	88.7	1.98	1.47	6,976	+3.1
	7-9	101.6	-0.7	100.5	-0.5	98.3	+2.6	95.8	+1.6	96.3	88.2	2.32	1.57	7,593	+0.3
	10-12	101.3	-0.7	99.9	-0.8	123.0	+1.6	119.3	+0.6	102.0	95.4	2.66	1.69	7,632	+7.9
2020	1-3	100.9	+0.3	99.6	-1.4	89.7	+2.3	87.4	+1.6	103.4	83.0	2.10	1.62	7,576	+15.0
2020	4-6	100.7	-0.8	100.7	-1.1	111.6	+1.3	109.0	+1.0	85.0	65.3	1.72	1.24	8,445	+21.1
	7-9	100.5	-1.1	98.7	-1.8	95.3	-3.1	93.0	-2.9	84.8	64.3	1.98	1.19	10,966	+44.4
	10-12	99.6	-1.7	95.5	-4.4	120.2	-2.2	118.2	-0.9	92.7	75.8	2.34	1.28	9,390	+23.0
2021	1-3	100.1	-0.8	99.1	-0.6	90.3	+0.7	88.3	+1.0	87.0	80.6	2.08	1.39	7,936	+4.8
2021	4-6	101.1	+0.3	99.9	-0.8	111.0	-0.5	108.0	-0.9	92.4	82.8	1.90	1.23	8,263	-2.2
	7-9	—	—	—	—	—	—	—	—	—	—	2.24	1.35	9,277	-15.4
2021	1	100.3	-1.2	98.9	-0.8	90.7	-0.2	88.7	+0.2	83.9	75.3	2.42	1.42	8,199	+2.6
	2	100.0	-1.1	99.5	-0.2	86.8	+0.5	84.8	+0.8	86.4	85.1	2.02	1.40	7,736	+6.6
	3	100.0	-0.1	98.8	-0.7	93.5	+2.0	91.3	+1.9	90.7	81.4	1.80	1.35	7,874	+5.3
	4	100.9	-0.1	100.2	-0.6	90.5	-1.1	88.5	-1.3	98.3	89.7	1.62	1.23	7,665	+8.5
	5	101.2	+0.8	99.8	-0.9	88.5	-0.8	86.0	-1.0	89.0	76.8	1.78	1.18	8,099	+0.1
	6	101.1	+0.3	99.8	-0.8	154.0	-0.1	149.4	-0.6	89.8	82.0	2.31	1.27	9,025	-11.4
	7	100.5	-0.7	97.2	-3.4	115.9	+3.4	112.3	+2.7	90.7	82.0	2.39	1.33	9,349	-15.0
	8	100.7	-0.2	98.5	-1.4	89.2	+2.6	85.9	+1.2	79.7	74.7	2.05	1.37	9,415	-14.2
	9	—	—	—	—	—	—	—	—	—	—	2.28	1.35	9,067	-17.0

# Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Employment-related Indicators)

## Tochigi Prefecture

		Employment Indexes of Regular Workers 2015=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2015=100				Overtime Work Index 2015=100		Job Opening Ratio (Original Figures)		Unemployment Figures (Number Receiving Unemployment Benefits)	
		All Industries		Manufactureing		Nominal		Real		All Industries	Manufactureing	New	Active	Number	YoY
		Index	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio			
FY2014		99.8	+0.6	100.8	+1.7	98.6	-1.3	100.0	-5.0	103.8	104.5	1.45	0.97	7,214	-8.7
FY2015		100.0	+0.2	100.0	-0.8	100.0	+1.4	100.0	+0.0	100.0	100.0	1.62	1.09	6,223	-13.7
FY2016		100.9	+0.9	96.2	-3.8	102.4	+2.4	102.6	+2.6	103.6	103.0	1.79	1.22	5,869	-5.7
FY2017		100.4	-0.5	93.8	-2.5	100.3	-2.1	99.9	-2.6	105.1	107.7	2.01	1.37	5,438	-7.3
FY2018		103.1	+2.7	98.7	+5.2	97.7	-2.6	96.1	-3.8	91.3	105.2	2.10	1.43	5,126	-5.7
FY2019		103.7	+0.6	101.8	+3.2	99.2	+1.5	96.9	+0.8	92.5	91.3	2.02	1.36	5,672	+10.7
FY2020		103.9	+0.2	106.8	+4.9	97.8	-1.4	95.2	-1.8	81.0	73.0	1.74	1.01	7,309	+28.9
2019	4-6	104.1	+0.9	103.0	+4.4	102.7	+2.4	100.3	+1.2	90.8	92.7	1.92	1.34	5,362	+6.5
	7-9	104.3	+1.0	103.2	+3.7	95.7	+1.9	93.7	+1.5	91.9	88.5	2.07	1.37	5,837	+5.2
	10-12	104.0	+0.1	103.2	+3.8	116.0	+2.8	112.7	+1.8	96.4	90.9	2.36	1.44	5,867	+15.2
2020	1-3	102.3	-0.1	103.7	+6.2	85.0	+3.0	82.7	+2.4	93.6	85.3	1.81	1.31	5,621	+16.5
2020	4-6	104.0	-0.1	108.5	+5.3	101.2	-1.4	98.5	-1.8	74.5	64.0	1.53	1.01	6,774	+26.3
	7-9	104.4	+0.1	108.0	+4.6	93.0	-2.8	90.3	-3.7	74.2	61.7	1.66	0.93	8,588	+47.1
	10-12	105.1	+1.0	107.0	+3.6	111.9	+10.5	109.8	+11.4	81.5	81.0	2.11	1.01	7,574	+29.1
2021	1-3	104.4	+2.1	101.4	-2.2	83.2	-2.0	81.4	-1.6	83.2	92.9	1.80	1.09	6,299	+12.1
2021	4-6	104.9	+0.9	101.6	-6.4	100.1	-1.1	97.5	-1.0	85.7	95.5	1.76	0.97	6,254	-7.7
	7-9	—	—	—	—	—	—	—	—	—	—	2.05	1.05	6,886	-19.8
2021	1	105.0	+2.0	102.4	-1.6	82.3	-4.7	80.5	-4.2	79.8	85.7	1.88	1.12	6,495	+11.9
	2	104.4	+2.2	101.1	-2.5	81.3	-1.6	79.5	-1.1	81.5	93.5	1.84	1.12	6,174	+13.8
	3	103.9	+2.0	100.8	-2.3	86.1	+0.2	84.2	+0.6	88.2	99.4	1.68	1.04	6,227	+10.6
	4	105.1	+0.7	101.7	-6.3	84.1	+0.6	82.2	+1.1	87.4	98.7	1.42	0.96	6,131	+4.5
	5	105.0	+1.5	101.7	-6.4	82.8	-0.7	80.9	-0.4	82.4	89.6	1.82	0.96	5,773	-9.5
	6	104.5	+0.4	101.3	-6.5	133.4	-2.4	129.5	-2.6	87.4	98.1	2.04	1.00	6,859	-15.1
	7	105.1	+0.8	102.2	-5.5	117.2	+6.9	114.3	+7.4	89.9	102.6	2.02	1.03	6,982	-18.7
	8	105.3	+0.9	101.9	-5.7	85.2	-2.1	83.1	-1.3	83.2	92.9	2.03	1.06	6,938	-19.6
	9	—	—	—	—	—	—	—	—	—	—	2.10	1.07	6,738	-21.1

# SDGs Information

## Business activities with consideration for the environment

### Loans for solar power generation(Joyo Bank+Ashikagabank)

FY	Number of contracts	Contract amount
FY2020	174	¥27.3billion
FY2019	208	¥27.8billion
FY2018	288	¥42.9billion
FY2017	377	¥34.9billion

### Environment-friendly private placement bonds(Ashikaga Bank)

FY	Number of contracts	Contract amount
FY2020	24	¥2.0billion
FY2019	27	¥2.8billion
FY2018	39	¥3.8billion
FY2017	51	¥6.0billion

## Establishment of environment-friendly branches

### Status of establishment of environment-friendly branch offices

Make branches more environmentally-friendly by installing solar power generation systems and switching the interior lighting of the branches to LED

FY		Number of branch offices
FY2020	Joyo Bank	105
	Ashikaga Bank	60
FY2019	Joyo Bank	105
	Ashikaga Bank	57
FY2018	Joyo Bank	104
	Ashikaga Bank	48
FY2017	Joyo Bank	102
	Ashikaga Bank	36

\* cumulative total

### Energy Consumption (Joyo Bank + Ashikaga Bank)

Target of reduction of energy consumption(per 1square meter);1%reduction compared with the previous year

Item(unit)	FY2018	FY2019	FY2020	
Energy consumption (per 1 square meter):Total energy consumption (KL)/Area (1 square meters)	0.0270 (-0.0003)	0.0266 (-0.0002)	0.0269 (+0.0005)	
Direct Energy Consumption	Kerosence (KL)	8	6	2
	Light Oil (KL)	0	0	0
	Heavy Oil (KL)	123	94	142
	LPG (t)	75	62	43
	City Gas (thousand legislation meter)	105	104	104
Indirect Energy Consumption	Electric Power(MWH)	37,463	36,748	36,478
	Steam (Gj)	1,666	1,801	1,921
	Hot Water (Gj)	0	0	0
	Cold Water (Gj)	0	0	0
Area (1 square meters)	366,149	363,500	358,170	
Total energy consumption (KL)	9,903	9,677	9,629	

# SDGs Information

## Initiative for reducing greenhouse gas emissions

■ CO2 emissions (Tons of CO2)(Joyo Bank + Ashikaga Bank)

Items		FY2018	FY2019	FY2020
Direct Energy Consumption (Scope 1)	Kerosene	20	14	4
	Light Oil	0	0	0
	Heavy Oil	335	254.72	386
	LPG	224	188.12	127
	City Gas	236	231.65	231
	Subtotal	815	688.49	748
Indirect Energy Consumption (Scope 2)	Electric power (Actual Emissions Factor)	17,611	17,208	16,644
	Electric power (Adjusted Emissions Factor)	17,802	16,711	16,502
	Steam	95	103	109
	Hot Water	0	0	0
	Cold Water	0	0	0
	Subtotal (Actual Emissions Factor)	17,706	17,311	16,753
	Subtotal (Adjusted Emissions Factor)	17,897	16,814	16,161
Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions	Total (Actual Emissions Factor)	18,521	17,999	17,501
	Total (Adjusted Emissions Factor)	18,712	17,502	16,909

# SDGs Information

## Supporting children to be independent

■ Number of lessons conducted, participants (Joyo Bank + Ashikagabank)

FY	Number of lessons conducted	Number of lessons participants
FY2020	31	about 500
FY2019	125	about 2,400
FY2018	140	about 2,500
FY2017	90	about 2,800
FY2016	87	about 2,060

## Subsidy to non profit organizations

■ Private placement bonds of customers with donation and other services (cumulative total)

Number of issue	Amount	Donation
939	¥79.5billion	¥157million

(end of Sep. 2021, Joyo Bank + Ashikaga Bank)

■ Subsidy utilizing charitable trust<sup>(\*)</sup> (Joyo Bank)

FY	Number of grants made	Grants made amount
FY2020	94 organizations	¥9.9million
Cumulative total	1,484 organizations	¥159million

(\*1) Joyo Bank has established "Eco-Ibaraki" Environmental Conservation Trust in 1992.

(\*2) From 1992

## Fostering next-generation

■ "Mirai Kyoso Juku" , "New Leader Development Dojo"

FY	Contents	Number of sessions	Number of sessions
FY2020	Postponed due to COVID-19 pandemic		
FY2019	The 5th Mirai kyoso Juku	8 sessions	31 people
	The 21th New Leader Yosei Dojo	1 session	19 people
	The 7th ashigin Keiei Juku	4 sessions	8 people
FY2018	The 4th Mirai Kyoso Juku	7 sessions	30 people
	The 20th New Leader Yosei Dojo	1 session	25 people
	The 6th Ashigin Keiei Juku	4 sessions	14 people
FY2017	The third Mirai Kyoso Juku	7 sessions	30 people
	The 19th New Leader Yosei Dojo	1 session	15 people
	The 5th Ashigin Keiei Juku	4 sessions	15 people
FY2016	The second Mirai Kyoso Juku	10 sessions	30 people
	The 18th New Leader Yosei Dojo	1 session	11 people
	The 4th Ashigin Keiei Juku	3 sessions	14 people



# SDGs Information

## Promoting Women's Activities(Joyo Bank)

### ■ Female recruitment ratio

	FY2020
career-track position *1	25.0%
general position *2	95.5%
contract employee	30.0%
part-time employee	82.5%

### ■ Female employees ratio

	FY2020
career-track position *1	33.0%
general position *2	99.2%
engineering staff *3	0.0%
contract employee	18.3%
part-time employee	98.6%

### ■ Percentage of continuous employees in 10 years after recruitment

	FY2020	
	men	women
career-track position *1	72.6%	45.5%
general position *2	—	39.3%

(\*1) Employee engaged in banking business in general and aiming to develop his/her career to managerial position.

(\*2) Employee engaged in wide range of banking business and aiming to be expert of his/her duties.

(\*3) Employee with necessary skills as engineer

General employer action plan based on the act on promotion of women's participation and advancement in the workplace

### ■ Competition magnification of recruitment for men and women

	FY2020	
	men	women
career-track position *1	6.9 times	10.1 times
general position *2	15.0 times	3.9 times

### ■ Average years of continuous services

	FY2020	
	men	women
career-track position *1	21.8 years	19.1 years
general position *2	1.3 years	5.1 years
engineering staff *3	18.4 years	-
contract employee	8.2 years	21.4 years
part-time employee	5.4	14.4 years

### ■ Childcare leave taking ratio for men and women

	FY2020	
	men	women
career-track position *1	85.5%	97.1%
general position *2	-	131.6%
part-time employee	-	150.0%
contract employee	-	-

# SDGs Information

## Promoting Women's Activities(Joyo Bank)

General employer action plan based on the act on promotion of women's participation and advancement in the workplace

### ■ Average over time working hours in month by form of employment

	FY2020
career-track position *1	4.7 hours
general position *2	1.1 hours
engineering staff *3	18.7 hours
contract employee	0.8 hours
part-time employee	0.1 hours

### ■ Female employees ratio in position equivalent to assistant manager

FY2020	
	51.0 % ( 299 people ) All of assistant manager level 586 people

### ■ Female employees ratio in managerial position

FY2020	
	11.5 % ( 143 people ) All of manager level 1,240 people

### ■ Female ratio in the Board of Directors

FY2020	
	9.1%( 1 people ) All of director level 11 people

(\*1) Employee engaged in banking business in general and aiming to develop his/her career to managerial position.

(\*2) Employee engaged in wide range of banking business and aiming to be expert of his/her duties.

(\*3) Employee with necessary skills as engineer

### ■ Ratio of employees taking annual paid leave

	FY2020
career-track position *1	61.6%
general position *2	77.2%
engineering staff *3	56.5%
contract employee	81.6%
part-time employee	89.0%

Ratio of employees taking annual paid leave (%) = [Number of days of paid leave taken] ÷ [Numbers of days of paid leave granted] × 100

### ■ Change of position/from of employment for men and women

	FY2020	
	men	women
Position : general position *2 → career-track position *1	0 people	59 people
Form of employment : part-time → regular (full-time)	0 people	5 people
Form of employment : temporary → regular (full-time)	0 people	0 people

### ■ Midcareer recruitment for men and women

	FY2020	
	men	women
Midcareer recruitment	3 people	2 people

### ■ Certification

As of September 30,2021	<ul style="list-style-type: none"> <li>• "Platinum Kurumin" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children)</li> <li>• "Eruboshi" (certified under the Act on Promotion of Women's Participation and Advancement in the Workplace)</li> </ul>
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# SDGs Information

## Promoting Women's Activities(Ashikaga Bank)

General employer action plan based on the act on promotion of women's participation and advancement in the workplace

### Female recruitment ratio

	FY2020
career-track position *1 · area-specified career-track position *2	49.3%
general position *3	100.0%
expert staff *4	-

### Female employees ratio

	FY2020
career-track position *1	10.1%
area-specified career-track position *2	71.2%
general position *3	88.3%
expert staff *4	26.2%
contract employee · part-time employee	83.1%

### Percentage of continuous employees in 10 years after recruitment for men and women

	FY2020	
	men	women
career-track position *1*2	57.1%	61.6%
area-specified career-track position *3	100%	51.7%

(\*1) Employee engaged in all banking business

(\*2) Employee engaged in all banking business in areas within commuting distance from residence

(\*3) Employees engaged in general business as clerk mainly, in areas within commuting distance from residence

(\*4) Employee with specialized knowledge as staff in head office

### Competition magnification of recruitment for men and women

	FY2020	
	men	women
career-track position *1 · area-specified career-track position *2	8.6 times	8.1 times
general position *3	—	1.1 times

### Average years of continuous services

	FY2020	
	men	women
career-track position *1	17.0 years	8.1 years
area-specified career-track position *2	25.4 years	19.8 years
general position *3	23.5 years	11.9 years
expert staff *4	9.8 years	8.0 years

### Childcare leave taking ratio for men and women

	FY2020	
	men	women
career-track position *1	5.1%	100.0%
area-specified career-track position *2	20.0%	100.0%
general position *3	0.0%	100.0%
expert staff *4	0.0%	100.0%

# SDGs Information

## Promoting Women's Activities(Ashikaga Bank)

General employer action plan based on the act on promotion of women's participation and advancement in the workplace

### ■ Average over time working hours in month by form of employment

	FY2020
career-track position *1	20.7 hours
area-specified career-track position *2	20.1 hours
general position *3	11.8 hours
expert staff *4	24.9 hours

### ■ Female employees ratio in position equivalent to assistant manager

FY2020	71.0% (443 people) (All of assistant manager level 624people)

### ■ Female employees ratio in managerial position

FY2020	18.7% (247 people) (All of manager level 1,318people)

### ■ Female ratio in the Board of Directors

FY2020	0% (All of director level 12 people)

### ■ Ratio of employees taking annual paid leave

	FY2020
career-track position *1	48.5%
area-specified career-track position *2	54.2%
general position *3	63.0%
expert staff *4	59.3%

Ratio of employees taking annual paid leave (%) = [Number of days of paid leave taken] ÷ [Numbers of days of paid leave granted] × 100

### ■ Change of position/from of employment for men and women

	FY2020	
	men	women
Position : area-specified career-track position *2 → career-track position *1	1 people	0 people
Form of employment : part-time → regular (full-time)	0 people	14 people

### ■ Midcareer recruitment for men and women

	FY2020	
	men	women
Midcareer recruitment	3 people	3 people

### ■ Certification

As of September 30,2021	<ul style="list-style-type: none"> <li>• "Platinum Kurumin" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children)</li> <li>• "Eruboshi" (certified under the Act on Promotion of Women's Participation and Advancement in the Workplace)</li> </ul>
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## Inquiries

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